

SPECIAL ISSUE: Car insurance

Australian Consumers' Association

July 1997

CHOICE

**Get ahead on
car insurance**

— you could save \$\$\$



Alternative medicine:

avoiding the rip-offs and risks

TESTS: Dishwashers • Food processors
• Consumer affairs departments on trial

Consumer affairs delivers a raw deal



Louise Sylvan

When you're faced with a consumer problem — a trader who's trying to rip you off; a manufacturer who just won't co-operate; a product that's falling apart — who do you turn to? Most people call their state government consumer affairs (fair trading) department. But our latest investigation reveals the service the departments provide is clearly substandard.

On page 17 we put their phone advice services to the test, and the appalling results show you simply can't rely on the advice you receive — it could cost you money, or even put your safety at risk.

Their glossy brochures and fancy annual reports promise a high quality service. In fact they seem to deliver poor advice — advice which often ignores your rights under the law. Some of the departments boast high-tech on-screen information for their officers to work from, yet even these departments can't consistently confirm that a recalled product has indeed been recalled, for example. Proper training is desperately needed.

No doubt many excuses will emerge, but this result is simply not good enough for consumers. We need consumer affairs departments that provide the best quality service — that means *good* advice and a *good* consumer approach. In short, a service which doesn't sell you short.

We'll be putting the departments to the test again in the future and letting you know if they've improved. In the meantime, if you'd like a copy of our factsheet, *Where to complain*, which lists contact details for complaints bodies, consumer claims tribunals and industry complaint schemes, see *How to complain* on page 19 for details.

Louise Sylvan,
Chief Executive Officer

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow your letter up. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: <http://www.softcom.com.au/ACA/>

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You could save hundreds on your car insurance. This comprehensive report shows you how.



Cover graphics: Simon Bosch
Photo: Kent Mears

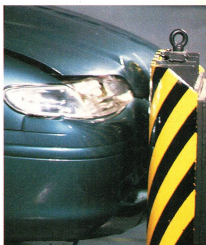
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▲ A low-speed carpark bingle can cost a bomb — but some cars are worse than others, see page 14.

▶ When you're faced with a consumer problem, beware of the advice given by your consumer affairs department — our investigation shows it's likely to be unreliable (page 17).



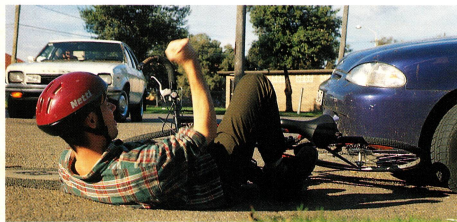
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Tests: Vacuum cleaners, aluminium foil and cling wrap, impact drills, fax machines, washing machines, insulation, pramettes, reverse cycle airconditioners, fertilisers, home insulation.

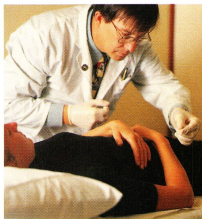
◀ Plant fertilisers — which brands are the best 'health food' for your plants?



▶ We give you tips on avoiding problems with alternative therapies — page 24.

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The popularity of alternative medicine is growing. This report tells you what you need to know to avoid the rip-offs and risks.



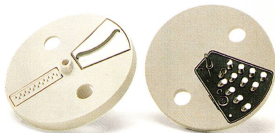
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35 Wash the dishes, dry the dishes ...

Dishwashers use less water and energy than ever before, and they still deliver a good clean. Whether they're easy to pack with odd-shaped dishes is another matter.

41 Food processors

They're great at some types of food preparation, but why can't the manufacturers make them easy and safe to use?



▶ Not all food processors are created equal — some are much easier (and safer) to use than others. See page 41.

◀ Compulsory motor accident insurance — it's there to cover you if you injure someone, and it's a legal necessity. See page 22.

Reports: Your shopping rights, soap, fluoride in water, cleaning your car the green way, childbirth choices, food safety, smoke alarms and fire safety, organising a funeral, how to read a company prospectus, the quality of canned food, investing in property, product labelling, airline travel, hormone-disrupting chemicals.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

If you're not happy with the service you're getting or think you're being ripped off, you should first try to sort it out with the company providing the service. If you're still dissatisfied, you can take your complaint to the Telecommunications Industry Ombudsman (TIO). The TIO's number is 1800 062 058. Since they were established in 1994, billing issues have been the source of the largest number of complaints — so always check your bills carefully.



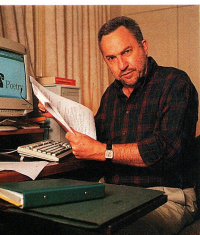
Shopping trolley safety

Consumer concern has prompted the development of an Australian Standard for shopping trolleys, which will deal with child safety. It'll be some time before the standard is finalised, but even then, unless the government acts to



In the meantime, you can purchase your own fully adjustable harness for around \$15 from some baby accessory retailers. It can be used on shopping trolleys, high chairs and strollers, and should meet the Australian Standard 3747-1989, *Harnesses for use in prams, strollers, and high chairs*.

Credit card push comes to shove



CONNECTING YOUR computer to the Internet isn't just a technical problem, it can be a financial one, too. John Tranter wrote to us because he was disgusted to find he couldn't join Telstra's Big Pond Internet service provider without using his credit card.

John's concerned that this discriminates against people without a credit card — for example, his daughter, who

has just finished college and doesn't have a credit card, nor an established financial record which would allow her to get one.

Some Internet service providers allow advance payments, but most, like Big Pond, require a credit card.

Telstra told John they do this because once the customer has used the service, it can't be returned if they choose not to pay up. However, the same applies with telephone calls. Although the threat of disconnection from the phone system may be greater than disconnection from Telstra's Internet service, it's on a par with the threat of disconnection from Optus for long-distance calls — and Optus doesn't require a credit card to sign up.

Using most credit cards involves paying either a fee or interest, and people shouldn't be forced to have a credit card just to obtain a service from Telstra. We'd like to see Telstra offer a range of payment options.

If you decide you do need a credit card, and you'll be paying it off in full each month, there are still a few cards which don't have

Fee-free credit cards with 'free days'

Institution	Interest rate (%)	Notes
Adelaide Bank Free days Visa	16.25	25 'free days' from statement date. Available in SA only.
American Express Credit card	13.85	25 'free days' from statement date. The \$25 fee charged after the first year is waived if you spend over \$1500. A higher interest rate (15.85%) can apply if you make late or dishonoured payments.
ANZ Telstra Visa	16.35	14 'free days' from statement date. The \$22 fee charged after the first year is waived if you spend over \$1500.
BankSA Visa Gold	16	25 'free days' from statement date. Interest is paid on credit balances. Minimum credit limit is \$10,000.
Bendigo Bank Visa Red	17.15	14 'free' days from statement date.
National Australia Bank Free days Bankcard/ Mastercard/Visa	15.85	25 'free days' from statement date. The \$24 fee (\$18 for Bankcard) is waived if you spend over \$8000 a year.

an annual fee and give you time to pay the bill before interest starts clocking up (called 'free days' in the table above) — although most require you to spend a certain amount on your card each year to qualify. You may also find special deals — for example, through the institution you've got your home loan with — are worth considering.

For more information about credit cards, MONEYCHOICES will tailor a list of credit card options and interest rates to suit your needs. Calls to MONEYCHOICES on 1900 17 00 88 cost \$1.95 per minute (more from mobile phones). A typical call costs \$8. (Calls are serviced by Broadsystem.)

Corrections

Hifi VCRs CHOICE, May 1997

The AKAI VS-G745EA-D has an auto head-clean feature. The tick showing this was omitted from the table on page 41.

Getting out of the transaction account trap CHOICE, May 1997

In the table on page 23 we said the MLC cash management trust had a minimum additional investment requirement of \$500. In fact, there is no minimum additional investment requirement for this trust.

Changes to CHOICE coming soon

SOME SIGNIFICANT CHANGES ARE coming to CHOICE, which you'll see for the first time in your September issue. September CHOICE will have four extra pages and a cover of much stronger paper, which is something you've been suggesting to us for some time.

Combining the January and February issues and producing 11 larger issues each year instead of the usual 12, means you'll still get the same amount of high-quality CHOICE information. But what we save on one month's postage will go to pay for

better paper — and the new cover won't only look better, it'll mean each issue will be more durable and last longer.

January is the least read issue of the year — when we surveyed subscribers earlier this year, the large majority of those asked said they'd prefer a better cover and a joint January/February issue.

So watch out for our new look in September, and if you've any questions about the changes, please contact our Consumer Information Service on (02) 9577 3399.

CAR INSURANCE SPECIAL



You could be paying from \$200 to over \$850 more than you need to for your comprehensive insurance.

Crashing your car or having it stolen can be a terrible shock — and it can become an even bigger one if you haven't got insurance. But premiums vary widely — so which should you choose?



Car insurance

IN THIS ARTICLE

- **CHOICE Buys** — where to go for quotes, opposite.
- **Performance** — which policies have the best features? See page 9.
- **Insurance options** — it's your choice. See page 10.
- **Get the best price** — use our tables to help select your insurance, don't pay hundreds more than you need to. See page 12.

EVEN IF YOU'RE A GOOD DRIVER, there's a risk of your car being damaged. If you can prove someone else is at fault, and they have the resources to pay for the damage to your car, you don't need comprehensive car insurance ... but if the accident was your fault, or you can't get somebody else to pay up, you could find yourself seriously out of pocket.

Comprehensive car insurance cover doesn't come cheap — for one of our scenarios we were quoted premiums between \$249 and \$2084 to cover exactly the same car and drivers. For all three scenarios we looked at (see below right), the premiums varied considerably. In most cases, the most expensive premium was more than double the cheapest one. In one case, choosing the wrong policy even meant paying over \$2000 more than necessary.

CHOICE buys

Comprehensive insurance premiums depend on so many factors that it's impossible for us to tell you the best policy for your individual circumstances. Insurance companies may have particular terms for your car, where you live, your age or driving history. What we can do is direct you to the companies to ask for quotes, based on our analysis of the costs for our three scenarios, and each policy's features.

Insurers rate some areas more highly for insurance than others — because the risks of theft and accidents vary, as does the cost of repairs. We asked for quotes in two areas for each state and territory, aiming to pick both an area which is rated high cost and one rated low. This was generally an urban (rated high) and a country or less populated area (rated low). Choose the scenario, from the three detailed on the right, which most closely matches your circumstances, and then consider the type of area you live in (high or low rate). Then look at the **CHOICE buys** in the table, which are based on a combination of premium and features. They will guide you to the companies to get quotes from — their contact details are on page 9 with the *Policy features* table. Note: **CHOICE buys** are shown in alphabetical order.

USING THIS ARTICLE

Here you'll find the top companies for comprehensive insurance, based on our assessment of policy features and price. Your first step should be to get insurance quotes for your particular circumstances from the companies listed in the **CHOICE buys**, opposite.

If for some reason they won't quote, or you want to check prices from other insurers, use the tables starting on page 12. There you'll find the quotes we received are star-rated by price band. We suggest you work down the star rating checking prices.

If there are particular features you want see pages 8 and 9.

Table 1: CHOICE buys — based on a combination of price and cover

Scenario 1 — Younger driver

1994 Ford Festiva GLi. Male age 24. This is a first car, but he's been driving his parents' car (about once a week) for three years without a claim (and been listed as a driver on their policy). See page 13 for more about younger drivers.

Scenario 2 — Family car

1996 Holden Commodore VSII Executive, 3.8 litre sedan. Husband, wife and 23-year-old son who drives the car once a week on average. No accidents/claims or convictions for any of the drivers.

Scenario 3 — Older couple

1994 1.6 litre Toyota Corolla. Older couple (age 60 and 55) with no claims for over 10 years. This would also be the scenario to use if you don't want to cover younger drivers.

Area rating	Scenario 1 — Younger driver		Scenario 2 — Family car		Scenario 3 — Older couple	
	High cost	Low cost	High cost	Low cost	High cost	Low cost
ACT						
Range \$*	\$634 to \$1936	\$634 to \$1936	\$308 to \$1003	\$298 to \$1003	\$308 to \$526	\$286 to \$526
Average \$*	\$1028	\$1003	\$582	\$568	\$400	\$387
Companies to call	FAI, Mercantile Mutual, NRMA, Zurich	FAI, Mercantile Mutual, NRMA, Zurich	AAMI, Australian Alliance, Suncorp, TII	AAMI, Australian Alliance, Suncorp, TII	AAMI, Australian Alliance, Mercantile Mutual, QBE, TII	AAMI, Australian Alliance, DirectDial, TII
New South Wales						
Range \$*	\$1210 to \$3355	\$513 to \$1804	\$502 to \$2084	\$356 to \$982	\$502 to \$1166	\$265 to \$721
Average \$*	\$2008	\$920	\$1235	\$593	\$797	\$388
Companies to call	AAMI, FAI, NRMA, Suncorp, Zurich	FAI, Mercantile Mutual, NRMA, Zurich	Ansvar, Australian Alliance, Swann, TII	FAI, Suncorp, Swann, TII	AAMI, FAI, Swann, TII	FAI, Mercantile Mutual, NRMA, Suncorp
Northern Territory						
Range \$*	\$472 to \$1432	\$471 to \$1432	\$275 to \$749	\$275 to \$749	\$233 to \$455	\$233 to \$455
Average \$*	\$901	\$894	\$492	\$485	\$338	\$334
Companies to call	FAI, Mercantile Mutual, TIO, Zurich	FAI, Mercantile Mutual, TIO, Zurich	Ansvar, FAI, TII, TIO	Ansvar, FAI, TII, TIO	Commercial Union, FAI, Mercantile Mutual, TII	Commercial Union, FAI, Mercantile Mutual, TII
Queensland						
Range \$*	\$530 to \$1397	\$423 to \$1262	\$304 to \$1053	\$258 to \$1004	\$284 to \$457	\$210 to \$435
Average \$*	\$880	\$746	\$534	\$461	\$347	\$293
Companies to call	Ansvar, FAI, RACQ, Zurich	Ansvar, FAI, RACQ, Zurich	Ansvar, RACQ, Swann, TII	Ansvar, FAI, RACQ, TII	Australian Alliance, FAI, Mercantile Mutual, TII	Australian Alliance, FAI, NRMA, TII
South Australia						
Range \$*	\$593 to \$1921	\$435 to \$1572	\$397 to \$1301	\$333 to \$1301	\$355 to \$521	\$221 to \$452
Average \$*	\$1179	\$932	\$635	\$513	\$427	\$337
Companies to call	Ansvar, FAI, Mercantile Mutual, Zurich	Ansvar, FAI, Mercantile Mutual, Zurich	Ansvar, RAA, Swann, TII	DirectDial, SGIC, Swann, TII	FAI, Mercantile Mutual, TII, Zurich	DirectDial, FAI, Mercantile Mutual, Zurich
Tasmania						
Range \$*	\$453 to \$1129	\$453 to \$1129	\$297 to \$577	\$297 to \$577	\$251 to \$388	\$251 to \$388
Average \$*	\$789	\$777	\$444	\$437	\$306	\$302
Companies to call	Ansvar, FAI, RACT, Zurich	Ansvar, FAI, RACT, Zurich	AAMI, Ansvar, Swann, TII	AAMI, Ansvar, Swann, TII	Australian Alliance, FAI, Mercantile Mutual, NZI	Australian Alliance, DirectDial, FAI, Mercantile Mutual
Victoria						
Range \$*	\$783 to \$2591	\$477 to \$1566	\$406 to \$1008	\$249 to \$587	\$387 to \$754	\$217 to \$467
Average \$*	\$1370	\$787	\$699	\$414	\$500	\$303
Companies to call	Ansvar, FAI, RACV, Zurich	Ansvar, FAI, Mercantile Mutual, Zurich	Ansvar, Australian Alliance, RACV, TII	AAMI, Ansvar, Australian Alliance, DirectDial	Ansvar, Mercantile Mutual, TII, Zurich	AAMI, Australian Alliance, FAI, Mercantile Mutual
Western Australia						
Range \$*	\$470 to \$1472	\$415 to \$1472	\$352 to \$772	\$299 to \$803	\$319 to \$485	\$281 to \$483
Average \$*	\$897	\$838	\$515	\$491	\$376	\$357
Companies to call	FAI, HBF, Mercantile Mutual, Zurich	FAI, HBF, NZI, TII, Zurich	Australian Alliance, HBF, Swann, TII	Ansvar, DirectDial, Swann, TII	DirectDial, FAI, Mercantile Mutual, TII	DirectDial, FAI, TII, Zurich

* The range and average are of all policies we looked at (see pages 12 and 13).



Excesses

An excess is the part of the claim you (rather than the insurer) have to pay. It seems to undermine the idea of insurance as something which is to put you back in the position you were in before the insured event happened.

However, excesses do keep premiums down, both because they stop insurers having to deal with small claims, and because they reduce the liability on larger ones.

You should check your policy carefully; there could be extra excesses to pay, which will be applied on top of the basic one. For example, your policy may have a \$350 standard excess, but an additional \$500 to pay if the driver is under 25 — making \$850 in all.

You may be able to find a cheaper premium if you're prepared to accept a higher excess than is standard (a voluntary excess). The *Policy features* table shows which companies offer this — but watch out, because the voluntary excess is added to the other excesses which already apply.

What's in a comprehensive policy?

Comprehensive car insurance is essentially very similar cover no matter which policy you buy — it'll pay to repair damage to your car, or if it's destroyed or stolen. Of course there are some 'bells and whistles' you can get, and some are worth having. In the *Policy features* table opposite, we take you through the policies on offer by each insurer included in the survey. The features shown below are the ones we think are most useful. We've scored each of the policies on the basis of these features (see the *Policy score* column of the table, opposite).

■ **Maximum no-claim bonus (NCB) and bonus 'steps':** If you don't make a claim on your insurance you'll get a growing discount applied to the premium. This may start at 25% after one year without a claim and go up to 65%, rising in 10% steps each year. You should be able to take this discount with you from one insurer to another. A maximum NCB is also called a 'rating 1'.

■ **NCB steps back:** If you make a claim on your insurance, you don't necessarily go back to a zero no-claim bonus. Usually you'll take two steps back. RACQ and SUNCORP have just one step back, NZI Top Cover allows one claim, NZI Comprehensive, RACV, SGIC and ZURICH have one step back in some cases.

■ **Protected NCB (rating 1 protection):** With some policies, when you've got a maximum NCB, you may be able to protect it — so even if you make a claim your discount won't be affected. You may not be

able to transfer a protected bonus between insurers, and there are some concerns that an insurer may adjust the policy in other ways following a series of accidents — increasing the excess, adding extra to the base premium or simply refusing to insure the accident-prone driver any more. Some insurers include this feature free for drivers with a maximum NCB, though they may need to have been insured with the company for three years, say.

■ **Car hire:** If your car is stolen there'll be a period before the insurance pays up — in case your car is recovered. During this time many policies will pay for you to hire a car. This feature is missing from GIO, NRMA, NZI Comprehensive, RAC (WA) Motorguard, SGIO, SARI Secure and WESTERN QBE.

■ **Special windscreen cover:** Some policies allow you to make a claim for a damaged windscreen without affecting your no-claim discount, and without applying an excess (which may otherwise be more than the cost of replacing the glass). This cover is missing from AAMI (except in Queensland and SA, where it's included), AUSTRALIAN ALLIANCE, COMMERCIAL UNION, GIO, IEA, NZI (both policies), QBE, RACV, SWANN and WESTERN QBE. RAC (WA), SGIC and SGIO don't have this feature unless you've got a maximum NCB. Some offer it as an optional extra.

■ **Excess not charged if you're not at fault:** If you can show that another driver was at fault most policies won't apply an excess to your claim. The claim is likely to have to be more than your excess (even though it won't be charged). This feature is missing only from SGIO and WESTERN QBE.

■ **Cover for personal property:** Most policies include an amount of cover for things in your car (\$250, say). But they're unlikely to cover cash and many exclude things like mobile phones or other valuables. There's also likely to be an excess to pay and you'll affect your NCB.

■ **Third-party property cover for 'substitute' car:** This is a useful extra to have if you borrow a car while yours is being repaired or serviced. It's missing from policies with AAMI, AUSTRALIAN ALLIANCE, NZI (both policies) and RACV. It doesn't include cover for 'courtesy' cars with DIRECDIAL.

■ **Other features:** There's a range of other features which may be added to policies — from trauma counselling to get-you-home deals if you have an accident a long way from home. If you've got a new car which is destroyed or stolen, you might want to make sure the policy includes replacement with a new one in the first year. As with all extras, there are occasions when they can be useful, and when you could rue the day you chose a policy which didn't have them. But the features above are the ones we



consider most useful, and they're the ones on which we've scored the policies.

The following two features weren't included as part of the policy score. However, the table shows how each policy deals with them:

■ **Agreed-value policies:** You agree a value for the car when you take out or renew the policy, and this is the amount which will be paid if the car is damaged so badly it's uneconomic to repair or if it's stolen. Although not necessarily an advantage if the value is set too low, this sort of policy can remove a considerable amount of the uncertainty attached to car insurance. The best option is offered by RAA in South Australia, which will pay the higher of the agreed and market values.

■ **Excesses:** All policies have a standard excess (usually \$100 to \$400). But there are also likely to be other excesses, for example an age excess if the car is driven by someone under 25, if the driver has had a licence for less than two years or even if it's being driven by someone not on the policy. In the *Notes* column of the table we tell you which policies have high excesses (basic excesses over \$500, or combined with age excesses for listed drivers where you may have to pay over \$1000).

Table 2: Policy features

All policies generally give you the cover you'd expect — they'll pay for your smash repairs, or if your car is destroyed or stolen (less the excess). Here we score the additional features.

Policy (alphabetical order)	Contact*	Agreed value	Voluntary excess	Notes	Policy score
AAMI	13 22 44	✓	✗	(C)	48% (43% ACT/NSW/Tas; 55% SA/parts of Qld)
ANSVAR	Branch	✓ Only available with valuation	✓	(C)	58% (68% Qld/Tas/Vic)
AUSTRALIAN ALLIANCE	13 25 55	Optional	✓	(D)	48% (45% Tas/Vic)
CIC Valu Pak	13 12 42	✗	✓ (not Qld)	(E)	48%
COMMERCIAL UNION	Agent / branch / broker	✗	✗	(E)(F)	58%
DIRECDIAL	13 19 29	Optional (for cars under 5 years)	✗	(C)	40%
FAI Car (A)	13 10 00	Optional	✓ (Vic only)	(G)	55% (50% in NT/WA; 60% Qld/SA/Vic)
GIO	13 10 10	✓	✗		30%
HBF	13 20 65	✓	✓	(H)	45%
IEA iCare	Branch	Optional (for cars under 5 years)	✗	(C)(J)	50%
MERCANTILE MUTUAL	Agent / broker	Optional	✓	(F)	48% (53% NT/SA)
NRMA	13 21 32	✓	✗		45%
NZI Comprehensive	13 15 44	Optional	✗	(K)	25%
NZI Top Cover	13 15 44	Optional	✗	(L)	63%
QBE	13 13 03	Optional	✗	(C)	43%
RAA	1800 068 988 / (08) 8202 4567	✓ Higher of market / agreed value paid	✓	(M)	68%
RACQ	13 19 05	Optional	✗	(N)	58%
RACT	13 27 22	✓	✗	(P)	63%
RACV Fair Deal	1800 335 566 / 13 19 55	Optional	✗	(P)	55%
RAC (WA) Motorguard	Branch	✓	✓		30% (35% if max NCB and 3 claim-free years)
SGIC	13 32 33	Optional	✓	(O)	55% (60% if max NCB)
SGIO	13 32 33	Optional	✗	(O)	10% (15% if max NCB)
SARI Secure (B)	13 18 13	Optional	✓	(C)	43%
SARI Secure Plus (B)	13 18 13	Optional	✓	(C)	58%
SUNCORP	13 11 55	Optional (NSW/ACT only)	✓	(C)	43%
SWANN	Branch	✓ (NT/WA only), optional (Vic)	✗		50%
TII	Branch / (03) 9623 3355	✗	✗	(C)	63%
TIO	Branch	✗	✓	(C)(R)	73%
WESTERN QBE	Branch	Optional	✓	(G)	10% (15% for existing clients with 5 claim-free years)
ZURICH Personal assistance	13 11 64	Optional	✓	(C)(S)	50%

* Agent/branch/broker: There is no central phone number for these companies. Check your White or Yellow Pages for details.

(A) Also available: FAI Progressive, from brokers — it has different pricing, but similar features.

(B) Sun Alliance & Royal Insurance.

(C) High excesses for young drivers in some areas / cars.

(D) Not for drivers under 25.

(E) May not accept young drivers.

(F) High basic excesses in some areas.

(G) No theft cover if car left unattended.

(H) No excess or effect on NCB for theft, if alarm fitted and activated.

(I) No excess or effect on NCB for theft.

(K) Policy due to change in the next nine months.

(L) Policy due to change in next nine months. Cover excludes unlisted drivers under 25. No excess if other driver insured with NZI, too. Up to \$500 excess waived if you have three current NZI policies.

(M) No excess for personal property claims.

(N) No effect on NCB if one claim for fire, theft, malicious damage, flood damage or hitting an animal.

(P) Available for members only.

(Q) No effect on NCB or excess for theft, vandalism or malicious damage, if approved alarm fitted and armed.

(R) No excess or effect on NCB for theft if approved alarm fitted and armed.

(S) Not available without building or contents insurance.

New policy due.

AMP and the insurance group including AIM/TGIO/VACC don't appear in the tables because cover was being reviewed as we were compiling this report. **CIC, IEA, Sun Alliance & Royal Insurance (SARI)** and **GIO** do not appear in the premium tables: **CIC** said its policy has too many variations (it's sold by credit unions and other intermediaries, for example) and **IEA** said its policy was sold on "benefits not on price", though both these companies and **SARI** provided details for the features table. **GIO**, as has been the case in the past, refused to take part, so the details we show have not been confirmed by the company.



How good is your insurer?

Satisfaction survey

Earlier this year we asked CHOICE subscribers about their comprehensive car insurance. We received 5058 responses. Of these 35% had made a claim in the last three years.

Most responses were positive:

- The majority of people rated their understanding of their current comprehensive car insurance as 'good' or 'excellent', and only 5% as 'poor' or 'very poor'.
- Almost two-thirds of people were 'very satisfied' with the helpfulness of staff during the course of their claim. They were significantly more satisfied with AAMI staff than the average.
- Nearly three-quarters of claims were approved within a week, and a further 19% in the following one. Only 3% of claims took over a month to approve.

Table 3: Overall satisfaction with claims

Company	Very satisfied (%)	Fairly satisfied (%)	Somewhat dissatisfied (%)	Very dissatisfied (%)
AAMI (204)	67	23	6	4
NRMA (483)	67	24	6	3
RACQ (85)	66	24	5	6
FAI (72)	65	25	3	7
RACV (165)	65	27	6	3
GIO (194)	55	33	7	5
SUNCORP (65)	48	37	9	6

We received responses from around the country, and for over 25 insurers. In this table we only show details for companies where we had over 50 reports about claims. The figure in brackets shows the number of people reporting on each company.

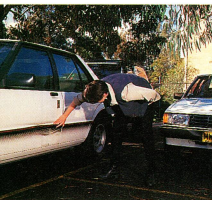
NOT YOUR FAULT?

Many of the problems people reported to us were with accidents which were clearly not their fault, but for which they had to claim on their own policy, and so have their claim record tarnished and pay an excess.

In response to our survey of over 5000 readers' car insurance experiences we were told about one case where a subscriber had been forced off the road by an oncoming semitrailer on the

wrong side of the road. Although the driver's details were taken and a report made to the police, our subscriber could get no response from the offending driver or his company, and because the damage was just under the car owner's excess — no help from their own insurance company either.

Most insurers don't charge an excess or reduce your no claim bonus if you can provide information about the party at fault. However, if there's nobody the insurer could claim from (for example, if it's hail damage or you can't identify the driver at fault) you'll probably still be penalised.



- Of those who had finalised their claims and received money, 68% were 'very satisfied' with the amount of money received, and 25% 'fairly satisfied'. Only 3% were 'very dissatisfied'.
- Overall, 64% of people were 'very satisfied' with the handling of their claim, and 26% 'fairly satisfied'. Only 4% were very dissatisfied and 6% 'somewhat dissatisfied' — table 3, left, gives details for particular companies.

However, almost a quarter of those who had made a claim in the last three years reported that there had been problems during the course of their

Your insurance choices

There's a range of insurance for your car: what you need will depend on your car, and what you can afford. Here's a rundown of what's on offer — starting with the most basic.

■ Compulsory third-party insurance

This is the minimum you need to register a car. It covers the injuries you cause to other people. See *Compulsory motor accident insurance* on page 22 for details.

Sufficient cover for? You could be in big financial trouble if this is the only insurance you have and you damage someone else's property — their car for example. We don't recommend that you rely on this cover alone.

You can add to this compulsory cover by buying extra insurance:

■ Third-party property cover

These insurance policies cover the damage you do to other people's property — if you drive into another car or knock down a fence, for example. They won't pay for damage to your own car. Most policies of this type include a provision of \$3000 or \$5000 in cover for your own car if it's damaged by an uninsured driver — but you'll have to identify the driver who caused the damage.

Sufficient cover for? Older cars of low value — for which the cost of insurance to pay for repairs isn't a worthwhile expense.

claim. Significantly more SUNCORP policyholders (40%) were likely to have experienced problems than the average (25%).

Industry complaint results

As part of the General Insurance Code of Practice, insurance companies have to pass information about complaints to the IEC (Insurance Enquiries and Complaints). This body has a role in monitoring complaints, and it also runs the Claims Review Panels which have been set up to resolve disputes.

There are two tiers of complaints: those dealt with by the insurance company's own internal dispute resolution scheme; and those which go on to be dealt with by the Claims Review Panels.

In the last IEC annual report (year ending June 30, 1996), insurers provided information about a range of insurance policies (29.6 million in all), and 2.24 million claims. The largest sector was motor insurance, with 8,022,832 policies and 1,069,131 claims. These numbers are staggering, but only 2235 disputes went through the companies' internal dispute systems — a strike rate of just 2.09 disputes per thousand claims.

In the same period, 388 motor insurance disputes were dealt with by the Claims Review Panels — with 24% of disputes (44% of actual panel decisions) in favour of the consumer (see pie chart, right).

■ Third-party, fire and theft

In addition to third-party property cover, this insurance gives you cover if your car is stolen or damaged by fire — though with some policies the amount you can claim is limited (to \$5000, say), unless agreed otherwise when you take out the policy.

Sufficient cover for? This cover is more expensive than third-party, but cheaper than comprehensive. Consider it for relatively cheap cars, particularly if you live in a high-crime suburb.

■ Comprehensive cover

This is the insurance discussed in this article. It includes the cover offered by third-party, fire and theft insurance, but will also cover your smash repair bills. There's also a range of extras added to comprehensive policies by insurers — see pages 8 and 9 for details of the more useful ones.

Sufficient cover for? This is the most popular type of car insurance in Australia. The premiums we collected for this article for our three drivers varied from around \$200 to over \$3000, so it can be expensive. But, if you've got anything more than a banger, and certainly if you'd suffer financial hardship if you had to pay for repairs or a replacement car following an accident, you should have comprehensive cover.

Choosing a comprehensive policy

In our readers' survey we asked people what were the most important reasons for choosing a particular policy. Not surprisingly, premium was a clear winner, with 78% putting this as an important reason. Even so, 65% said company reputation was an important factor, and 61% considered policy conditions important, too. However, for those that had changed insurer in the last three years, 70% said it was due to cost.

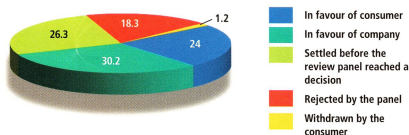
We suggest you're guided by price. Use the *Policy features* table and the *What's in a comprehensive policy?* guide on pages 8 and 9 to make sure a policy has the features you want. You might also want to consider information about individual companies in CHOICE's satisfaction survey, left.

If you want to cut costs you could think about accepting a voluntary excess — after all, you only pay it if you claim, while you pay the premiums year after year. Though this could mean you're in for a shock if it comes to making a claim.

Some companies will cut rates if you restrict the drivers covered by the policy (excluding drivers under 25, for example) or you have an alarm fitted, say. You may also find that taking out home insurance from the same company will entitle you to a discount. It's worth asking about these when you're getting quotes.

In the course of preparing this article, we made anonymous phone calls to check a selection of the insurance quotes we were given for our drivers. In doing this we found the quotes often differed from those provided to us for this article (and they weren't always higher). In general, this was explained by one quote having allowed discounts, while the other didn't. We suggest that you ask about the no claim bonus allowed in the quotes you're given, as well as any other discounts, to make sure all the discounts which can apply are included.

How disputes were settled (%)



Where to complain

Our survey of subscribers' car insurance experiences indicated the majority of claims go through without problems. But if you do run into difficulties there are some useful avenues for your complaint.

Insurance companies now have their own internal dispute resolution procedures (set up under the General Insurance Code of Practice). And if you have a complaint, you should try to resolve it through your insurance company first. If that fails, you can then go to the IEC (see *Industry complaint results*, above). Under this scheme you may be dealt with by the Claims Review Panels. You can contact the IEC on 1300 363 683.

At CHOICE we see the results of the panels' investigations, and overall think the scheme offers consumers a useful avenue for the settlement of complaints.

If you're not successful, and you still want to pursue your claim, the small claims tribunal or court in your state may be an option, but you may have to go through the regular courts, a more expensive option.

For more information on complaining about products and services, see *How to complain* on page 19.



Table 3: Premium costs

Instead of showing the premiums, which can be difficult to compare for different circumstances, we've given the policies star ratings for price. Policies with four stars (★★★★) are cheaper than

Area rating	ACT						NEW SOUTH WALES					
	Scenario 1		Scenario 2		Scenario 3		Scenario 1		Scenario 2		Scenario 3	
	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low
AAMI	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★	★	★★★★	★★★
ANSVAR	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
AUSTRALIAN ALLIANCE	na	na	★★★★	★★★★	★★★★	★★★★	na	na	★★★★	★★★★	★★★★	★
COMMERCIAL UNION	★	★	★	★	★	★	★★★	★	★★★	★	★★★	★★
DIRECDIAL	★★	★★★	★★★	★★★★	★★★	★★★★	★★	★★★	★★★	★★★★	★★★★	★★★★
FAI Car	★★★★	★★★★	★★★	★★★	★★★	★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★
MERCANTILE MUTUAL	★★★★	★★★★	★★★	★★★	★★★★	★★★	★★	★★★★	★	★★★	★	★★★★
NRMA	★★★★	★★★★	★★	★★	★★	★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★
NZI Comprehensive	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★
NZI Top Cover	★★★	★★★	★★	★★	★	★	★★★	★★★	★★★	★★	★★★	★★
QBE	★★★	★★★	★★★	★★★	★★★★	★★★	★	★★★	★★	★★★	★★	★★★
SUNCORP	★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★
SWANN Agreed Value	★	★	★★★	★★★	★★	★★	★★	★★	★★★★	★★★★	★★★★	★★★
TII	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★	★★★★	★★★★	★★★★	★★★
ZURICH Personal assistance	★★★★	★★★★	★★	★★	★★★	★★★	★★★★	★★★★	★★	★★★	★★★	★★★

Area rating	NORTHERN TERRITORY						QUEENSLAND					
	Scenario 1		Scenario 2		Scenario 3		Scenario 1		Scenario 2		Scenario 3	
	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low
AAMI	na	na	na	na	na	na	★★★	★★	★	★	★★★	★★★
ANSVAR	★★★	★★★	★★★	★★★	★★	★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★
AUSTRALIAN ALLIANCE	na	na	na	na	na	na	na	na	★★★★	★★★★	★★★★	★★★★
COMMERCIAL UNION	★★	★★	★★	★★	★★★	★★★	★★	★	★★	★★	★	★
DIRECDIAL	na	na	na	na	na	na	★★	★★★	★★★★	★★★★	★★★	★★★★
FAI Car	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★
MERCANTILE MUTUAL	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★	★★★★	★★★★
NRMA	na	na	na	na	na	na	★★★★	★★★★	★★★	★★★	★★★★	★★★★
NZI Comprehensive	na	na	na	na	na	na	★★★	★★★	★★★	★★★	★★★	★★★
NZI Top Cover	na	na	na	na	na	na	★★★	★★★	★★	★★	★	★
QBE	★	★	★	★	★★★	★★★	★	★	★★	★★	★★★	★★
RACQ	na	na	na	na	na	na	★★★★	★★★★	★★★★	★★★★	★★★	★★★
SUNCORP	na	na	na	na	na	na	★★★★	★★★★	★★★	★★★	★★	★★
SWANN Agreed Value	★★	★★	★★★	★★★	★	★	★★	★★	★★★★	★★★★	★★	★★★
TII	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	★★★★
TIO	★★★	★★★	★★★★	★★★★	★★	★★	na	na	na	na	na	na
ZURICH Personal assistance	★★★★	★★★★	★★	★★★	★★★	★★★	★★★★	★★★★	★★	★★★	★★	★★★

na Not available in this area/situation.

COST TOO GREAT



One subscriber wrote to tell us that she and her husband had bought his old company car, but then found out about the high price of insurance. Most of the quotes they got were close to \$2000, which for a \$14,000 car seemed excessive to them.

The solution? They "bought an Auger steering lock (as recommended in CHOICE) and drive extra carefully". As our subscriber wrote, "This is not an ideal situation, but we resent the exorbitant price quoted by the insurance companies."

Before you decide to follow suit, we think you should carefully assess the 'worst case' — that your car is written off — and what your options would be. As a minimum, you should have cover for third-party property damage (the damage you may cause to other people's property), or you could find that the damage to your own car is only a small part of the total cost to you.

average for each area and scenario. Five-star policies (★★★★★) are particularly cheap.

Each scenario is described on page 7. Once you've picked the scenario that most closely matches your situation, look at the four and five-star policies for the state and type of area you live in. For more information, see *Choosing a comprehensive policy* on page 11.

Area rating	SOUTH AUSTRALIA						TASMANIA					
	Scenario 1		Scenario 2		Scenario 3		Scenario 1		Scenario 2		Scenario 3	
	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low
AAMI	★★★	★★★	★	★	★★★	★★	★★	★★	★★★★	★★★★	★★★	★★★
ANSVAR	★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★	★★★★	★★★★	★★★★	★★	★★
AUSTRALIAN ALLIANCE	na	na	★★★★	★★★★	★★★★	★★★	na	na	★★★★	★★★★	★★★★	★★★★
COMMERCIAL UNION	★★	★★	★★	★★	★★	★★	★★	★★	★★	★★	★	★
DIRECDIAL	★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★	★★★★	★★★★	★★★★	★★★★
FAI Car	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
MERCANTILE MUTUAL	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
NZI Comprehensive	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
NZI Top Cover	★★★★	★★★★	★★	★★	★	★	★★★★	★★★★	★★	★	★	★
QBE	★★	★★	★★★★	★★★★	★★★★	★★★★	★★	★★	★★★★	★★★★	★★★★	★★★★
RAA	★	★	★★★★	★★★★	★★★★	★★★★	na	na	na	na	na	na
RACV	na	na	na	na	na	na	★★★★	★★★★	★★	★★	★★★★	★★★★
SGIC	★★	★★★	★★★★	★★★★	★	★★★★	na	na	na	na	na	na
SWANN Agreed Value	★★	★★	★★★★	★★★★	★★	★★	★★	★★	★★★★	★★★★	★★★★	★★★★
TII	★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
ZURICH Personal assistance	★★★★	★★★★	★★	★★	★★★★	★★★★	★★★★	★★★★	★★	★★	★★★★	★★★★

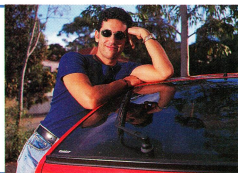
Area rating	VICTORIA						WESTERN AUSTRALIA					
	Scenario 1		Scenario 2		Scenario 3		Scenario 1		Scenario 2		Scenario 3	
	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low
AAMI	★★	★★	★★★★	★★★★	★★★★	★★★★	na	na	na	na	na	na
ANSVAR	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
AUSTRALIAN ALLIANCE	na	na	★★★★	★★★★	★★★★	★★★★	na	na	★★★★	★★★★	★★	★★
COMMERCIAL UNION	★★	★★	★★	★★	★★	★★	★★	★	★	★	★	★
DIRECDIAL	★★	★★	★★	★★	★★	★★	★★	★★	★★★★	★★★★	★★★★	★★★★
FAI Car	★★★★	★★★★	★★	★★	★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
HBF	na	na	na	na	na	na	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
MERCANTILE MUTUAL	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
NRMA	★★★★	★★★★	★★	★★	★★★★	★★	na	na	na	na	na	na
NZI Comprehensive	★★★★	★★★★	★★	★★	★★★★	★★★★	★★★★	★★★★	★★	★★	★★★★	★★★★
NZI Top Cover	★★★★	★★★★	★	★	★★	★★	★★	★★★★	★	★	★	★
QBE	★★★★	★★	★★★★	★★★★	★★★★	★★★★	na	na	na	na	na	na
RACV Fair Deal	★★★★	★★	★★★★	★★★★	★★	★★	na	na	na	na	na	na
RAC (WA) Motorguard	na	na	na	na	na	na	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
SGIO	na	na	na	na	na	na	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
SWANN Agreed Value	★	★	★★	★★	★	★	★	★	★★★★	★★★★	★★★★	★★★★
TII	★★★★	★★	★★★★	★★★★	★★★★	★★	★★	★★	★★★★	★★★★	★★★★	★★★★
WESTERN QBE	na	na	na	na	na	na	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
ZURICH Personal assistance	★★★★	★★★★	★★	★★	★★★★	★★	★★★★	★★★★	★★	★★	★★★★	★★★★

na Not available in this area/situation.

Younger drivers

Younger drivers will often find it difficult and expensive to get comprehensive car insurance, and may have to contact more companies than appear in the *CHOICE buys*, on page 7. For our quotes, many of the insurers allowed a no claim bonus (see page 8) because the young driver in our scenario had been listed on his parents' policy.

In some instances insurers may offer better terms to a young driver if their family have insurance with the same company, so this is worth checking, too. However, parents insuring a car in their name, for a son or daughter to drive, is not a solution to high premiums for young drivers. It can mean the policy is invalid, or a reduction in the amount paid out, if it comes to a claim.





The cost of a bingle

Fixing the damage after a low-speed crash can cost 7% of the value of a new car — or 36%. The difference can hit your wallet or may show in your insurance premium.



THE TEST

NRMA Insurance carried out low-speed crash tests on 27 top-selling cars. The test involved a simulated 15 km/h offset crash (which means that only 40% of the car's frontal area on the driver's side actually hit a barrier).

The damage and the costs to repair it were then assessed by NRMA technical research officers. For cars fitted with airbags, costs to replace them were calculated if they were triggered.

Low-speed crash tests

NRMA Insurance regularly assesses the repairability of new car models in its *Low-speed Crash Test Program* (see *The test*, above). The tests are carried out to compare the costs of fixing the damage of a bingle for different models. And the results may influence the insurance premiums for the cars tested.

However, the test results don't give you any safety information about the cars. Safety aspects are tested in the *New Car Assessment Program*, where cars are crashed at much higher speeds. We'll continue bringing you results of car safety tests in future issues of CHOICE.

Spare parts can account for more than 80% of repair costs (see the table opposite). So one major goal of low-speed crash testing is to encourage manufacturers to keep prices for spares down — otherwise it's likely the insurance premiums for their cars will be driven up. However, it's the design of a car that determines where the energy of the impact is absorbed and which parts will get damaged in an accident in the first place.

NRMA claims that new models which had the results of the crash tests considered in their development (such as the Ford Falcon and the Mitsubishi Magna) fared better than older versions of the same model.

NRMA wants car manufacturers to incorporate low-speed crash tests into their new-car development programs: while simple design changes may not even be visible to car owners, they can cut thousands of dollars off the repair bill, and potentially reduce insurance premiums.

IN BRIEF

- Low-speed crash tests are carried out to compare the costs of vehicle repairs. They don't give you safety information about the cars tested.
- The costs for repairs may influence your car's insurance premium.
- If you're wearing a seatbelt, airbags that are triggered in low-speed accidents don't necessarily offer additional safety, but are expensive to replace.

A LOT OF YOU WILL HAVE EXPERIENCED it — that little bingle at a traffic light or in the shopping centre's car park. Low-speed accidents are the most common type of crash, and insurers call them 'repairable' because the cost of fixing the damage is lower than the vehicle's value.

If you don't have comprehensive insurance, you'll have to pay for the damage yourself. Otherwise, the costs will be covered by your car insurer. And quite naturally, they'll try to recover the costs through insurance premiums: according to NRMA, 88 cents in each dollar you pay for car insurance is for repairing crash damage. Our report starting on page 6 covers comprehensive car insurance in detail — what's available and how much it costs.

Low-speed crash costs

Make / model (ranked according to percentage of purchase price the repairs would cost)	Purchase price (\$)*	Labour costs (\$)**	Parts costs (\$)**	Total costs (\$)**	% of purchase price	Airbags fitted in test	Airbags triggered in test (replacement costs in \$***)
SMALL							
TOYOTA Starlet Group X, 1.3 L, 3-door, manual, hatch	19,316	1619	2355	3975	21	D, P	
SUZUKI Cino, 1.3 L, 5-door, manual, hatch	17,740	1509	2417	3925	22		na
FORD Festiva GLi, 1.3 L, 5-door, manual, hatch	19,446	1638	3335	4973	26		na
HOLDEN Barina Swing, 1.4 L, 5-door, manual, hatch	19,650	1806	3586	5391	27	D, P	✓ (3724)
MITSUBISHI Mirage, 1.5 L, 3-door, manual, hatch	17,980	1510	3383	4893	27	D, P	
MAZDA 121, 1.5 L, 4-door, manual, sedan	18,135	1654	3499	5153	28		na
NISSAN Micra SLX, 1.3 L, 5-door, manual, sedan	18,956	2172	4361	6533	34	(A)	na
DAIHATSU Charade CS, 1.5 L, 5-door, manual, hatch	18,802	2111	4610	6721	36	(A)	na
SMALL-MEDIUM							
HONDA Civic GLi, 1.6 L, 3-door, manual, hatch	28,300	666	1399	2065	7	D	
HYUNDAI Lantra GL, 1.8 L, 4-door, manual, sedan	24,940	1763	3111	4873	20	D	✓ (2231)
TOYOTA Corolla CSI, 1.6 L, 4-door, manual, sedan	23,885	1875	3241	5116	21	D	
NISSAN Pulsar LX, 1.6 L, 5-door, manual, hatch	24,660	1705	3803	5508	22	D (B)	
DAEWOO Cielo GLX, 1.5 L, 5-door, manual, hatch	20,500	1110	3792	4902	24	D	
FORD Laser LXi, 1.6 L, 4-door, manual, sedan	23,738	1583	4199	5783	24	D, P	✓ (2644)
HYUNDAI Excel LX, 1.5 L, 5-door, manual, hatch	19,890	2068	3185	5253	26	D	✓ (1139)
MAZDA 323 Astina Shades, 1.8 L, 5-door, manual, hatch	27,990	1682	5647	7329	26	D, P	
HOLDEN Astra GL, 1.8 L, 5-door, manual, hatch	25,770	1761	5578	7339	28	D, P	✓ (3419)
MEDIUM							
BMW 318i, 1.8 L, 4-door, manual, sedan	49,730	1245	4422	5667	11	(C)	na
TOYOTA Camry CSI, 2.2 L, 4-door, automatic, sedan	29,925	1349	2753	4102	14	D	
HONDA Accord EXi, 2.2 L, 4-door, automatic, sedan	38,850	1275	5415	6690	17	D (B)	✓ (2896)
SUBARU Liberty GX, 2.2 L, 4-door, automatic, sedan	34,640	1374	4941	6316	18	D, P	✓ (4500)
MAZDA 626 SDX, 2.0 L, 5-door, automatic, hatch	36,750	1795	5549	7344	20	(A)	na
NISSAN Bluebird LX, 2.4 L, 4-door, automatic, sedan	31,270	1781	4522	6303	20	(A)	na
FORD Mondeo LX, 2.0 L, 4-door, automatic, sedan	29,335	1735	4844	6579	22	D	
LARGE							
FORD Falcon GLi, 4.0 L6, 4-door, automatic, sedan	32,414	1322	2232	3553	11	D, P	
MITSUBISHI Magna Executive, 3.0 L V6, 4-door, automatic, sedan	31,635	1219	2524	3743	12	D, P	
HOLDEN Commodore Executive, 3.8 L V6, 4-door, automatic, sedan	31,740	1553	2606	4159	13	D, P	

* Prices as in December 1996.

** Rounded to the nearest dollar.

*** Price includes 17.5% mark-up on list price to reflect prices paid by insurers. Labour costs are not included.

D Driver's airbag

P Passenger's airbag.

na Not applicable.

(A) No airbag was fitted in the tested car. However, a driver's airbag is available for this model.

(B) No passenger airbag was fitted in the tested car. However, it's available for this model.

(C) No airbag was fitted in the tested car. However, driver and passenger airbags are available for this model.

All information according to NRMA.



The Honda Civic (above left) sets the standard — thoughtful design means it cost just over \$2000 to repair. By contrast, the Mazda 323 Astina (above right) and the Holden Astra, while in the same size-class as the Honda Civic, cost more than \$7300 to repair.



The Nissan Micra (above) and the Daihatsu Charade cost more than a third of their purchase price to repair.

How much they cost to fix

Small cars: Repair bills for the Nissan Micra and the Daihatsu Charade were the highest in this category, costing over \$6500 — more than a third of the vehicles' purchase prices. The Toyota Starlet and Suzuki Cino were the cheapest to repair in this category, but repairs still cost close to \$4000 (or over 20% of the new-car price).

Small-medium cars: The Honda Civic was outstanding —

not only in this category but overall — with a repair bill of just over \$2000 (only 7% of its purchase price). The NRMA praised its bumper design, the generous crush space separating the bumper from expensive engine parts and the intelligent placement of parts inside the engine bay. As a contrast: in this category, the same crash resulted in repair bills of more than \$7300 in the Mazda 323 Astina and the Holden Astra.

Medium cars: The locally built Toyota Camry had the lowest repair bill in this category (\$4102), followed by the BMW (\$5667). However, the BMW costs at least \$11,000 more to buy than the other medium-sized cars tested, so the repair costs were only 11% of the purchase price of the car — the lowest in the category. The Mazda 626 had the highest repair bill of all cars tested — \$7344.

If airbags trigger in low-speed accidents, they don't necessarily add to your safety, but definitely to your repair bill.



The highest bill of all cars tested: the Mazda 626 cost \$7344 to repair.

Large cars: Compared to cars in other categories, the large Australian-made sedans were relatively cheap to fix, with repair bills between 11% (Ford Falcon) and 13% (Holden Commodore) of the cars' purchase prices. Although this is only a 2% difference, it still represents more than \$600.

Airbags triggered unnecessarily

Airbags are an important safety feature that can save lives in car crashes. However, when triggered in a low-speed accident, they don't necessarily offer additional safety: if you're wearing a seatbelt (as is compulsory in Australia), this will normally be enough to prevent you from being injured in accidents at no more than 15 km/h.

According to NRMA, a triggered airbag for one of the tested cars could cost anything from \$540 to more than \$2800 to replace, and owners of models with airbags that are deployed too easily may see higher insurance premiums in the future.

The table on page 15 shows in which models airbags were triggered during the low-speed crash, and the costs to replace them — this replacement cost is on top of the price of the repair bill. So, for example, the deployment of both airbags in the Subaru Liberty would add another \$4500 to the bill.

All the affected models were imports; none of the Australian-made cars in the test had airbags which were triggered. Manufacturers explain this through different design rules and seatbelt regulations in different countries: in the US, for example, seatbelts aren't compulsory, and airbags have to trigger very early to protect passengers who don't wear them. Imported cars are likely to be designed to comply with overseas rather than Australian regulations. □

CONSUMER AFFAIRS ON TRIAL

Can you rely on your state consumer affairs department to help solve your consumer problems? We put the telephone inquiry services of five state government consumer affairs departments to the test. The very disappointing result: good advice seems to be pot luck.



Consumer affairs departments: just what does your tax dollar buy?

WHEN YOU HAVE A CONSUMER question or complaint, one place many people look to for advice is their state or territory government's consumer affairs department (often called fair trading departments). But it seems many people are being misled by the poor advice they receive.

Consumer affairs departments are an important resource for consumers — some departments get hundreds of thousands of enquiries a year — so the information and advice they provide should be accurate and reliable.

Unfortunately, our trial shows the reality for one out of every two callers is likely to be poor or incorrect advice — and not always delivered promptly.

Our trial challenged the consumer affairs inquiry services in five states to provide advice on five common consumer problems — problems the departments should have seen many times before (see *The trial* on page 18). Yet it seems poor training and support within the departments result in inquiry services consumers can't rely on.

Incorrect and unreliable

"Operators work from computer help screens, to assist them in providing fast, accurate and consistent responses to enquiries received."

Victorian Office of Fair Trading, annual report 1995/96.

"We will assist people with information and skills to resolve inquiries or concerns."

WA Ministry of Fair Trading, Customer Service Charter, annual report 1995/96.

The five problems we put to the departments had different levels of difficulty, but the initial information we gave the officers should have triggered a particular response and, in some cases, extra questions which would clarify the situation.

That's why we're very surprised and concerned about how badly the consumer affairs departments fared. Overall, we rated almost half the responses 'poor' or 'very poor'.

Only one situation, a faulty item bought in a sale, was handled consistently well nationwide

IN BRIEF

■ To find out how the telephone inquiry services of consumer affairs departments measured up, we approached them anonymously with five common consumer questions (see pages 19, 20 and 21 for details).

■ Some of the advice given was incomplete or wrong — and, on one occasion, verging on illegal.

■ Incorrect advice can discourage people taking further action. This can result in you losing money unnecessarily or — in the case of product recalls — even putting your health and safety at risk.

■ Our results indicate consumer affairs departments aren't giving their staff adequate training and support to help solve consumer problems properly.

■ Get our factsheet, *Where to complain*, see page 19.



NSW

The verdict: UNACCEPTABLE



Queensland

The verdict: UNACCEPTABLE



South Australia

The verdict: UNACCEPTABLE



Victoria

The verdict: UNACCEPTABLE



Western Australia

The verdict: UNACCEPTABLE



— complete and accurate information was given, so our callers had enough detail to be able to resolve their problem. And one other situation — a second-hand car contract — was handled well in Victoria, in large part because of its clear, consumer-friendly law.

With all other scenarios it was a matter of pot luck whether our callers got through to someone who was able to give accurate and helpful advice.

Such an unreliable service is almost useless — how can you tell if the advice you're given is correct or not? For example, in one scenario, a South Australian officer confirmed a particular product had been recalled, while another in the same office told us on a later call that the same product was "perfectly OK". We had a similar experience in Victoria.

Consumer affairs and fair trading departments need to smarten up their act. If they don't already have on-screen computer information to assist them in giving the right information, they desperately need it. In the case of departments that do, training to use it properly is urgently needed.

Incomplete or wrong information could discourage you from taking further action, which could not only cost you money unnecessarily, but also — in

the case of product recalls — put your health and safety at risk.

Of course, we don't expect consumer affairs departments to solve all consumer problems, but they were also poor at referring people to other organisations that could help.

Left hanging

"We will answer telephone calls promptly ..."

WA Ministry of Fair Trading, annual report 1995/96.

The average time our callers waited to speak to someone about their problem was two minutes. But in Victoria and New South Wales in particular, some callers had to wait much longer — in some cases more than 10 minutes. And the majority of calls actually took two minutes or less in total — hardly enough time to explore some of our problems in the depth necessary for a complete and useful answer.

How can I help you?

"The Customer Services Division is committed to providing a professional level of service ... and we

How they handled our problems (see pages 19, 20 and 21 for details of each problem)

Problem	Excellent	Good	Borderline	Poor	Very poor
1. A faulty appliance	2	3	4	15	6
2. A recalled product	0	8	1	9	8
3. A secondhand car contract (Victoria)	1	5	0	0	0
3. A secondhand car contract (other states)	1	2	7	13	1
4. A faulty sales item	13	16	1	0	0
5. Poor financial advice	0	6	5	17	2
Total	17 (12%)	40 (27%)	18 (12%)	54 (37%)	17 (12%)

THE TRIAL

To assess the telephone service provided to consumers by their consumer affairs department (also called fair trading departments in some states), we made around 150 anonymous calls during February and March this year to departments in New South Wales, Queensland, South Australia, Victoria and Western Australia. The departments in the ACT, Northern Territory and Tasmania weren't included because they're relatively small and a large volume of calls to them would undoubtedly attract attention.

We called randomly during business hours, spreading our calls over both busy and quiet periods.

Our trained callers asked for advice on five common consumer problems (see *Five consumer problems*, starting on page 19 for details of these), and recorded their experiences. Each detailed scenario was designed to provoke a specific response.

The callers slightly modified the five scenarios

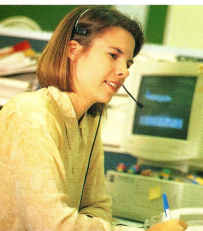
from call to call so as not to attract attention. For example, in one scenario the caller had invested an amount of money which might be \$8000 in one call and \$10,000 in another. However, these changes didn't influence the underlying problem for each scenario and the answers we expected.

A panel of four consumer and legal experts (both experts from CHOICE and external experts) rated the answers we received against an 'ideal' response which they had developed before the trial started.

To get a 'good' or 'excellent' rating, the departments had to provide certain basic, essential information we believe consumers need to be able to understand and successfully attempt to resolve each problem.

In addition, we assessed the following:

- The time spent waiting to get through to a consumer affairs officer.
- The time spent talking to a consumer affairs officer.
- The helpfulness of the officer's manner.



undertake to listen to the needs of our customers." NSW Department of Fair Trading, annual report 1995/96.

The only good news to come out of the survey was the generally helpful manner of the officers answering calls. But despite the majority of them being regarded as having a helpful manner, too many were discouraging or dismissive — hardly the right approach when someone rings with a query.

HOW TO COMPLAIN

If you have a complaint about a product or service, and can't resolve it with the retailer or manufacturer, you can go to court to enforce your rights, but it's too expensive and time-consuming for most people. However, there are other cheaper, quicker options, so don't be put off.

You have important rights under the **Trade Practices Act**, some of which are highlighted in the five scenarios beginning on the right. But most of us aren't experts in consumer laws, and when you get a strong response from an angry merchant who rejects your claims, it can be hard to assert yourself without support. Governments established **consumer affairs departments** for this very reason — to support and inform consumers in disputes with manufacturers and providers. Consumer affairs departments (called **fair trading departments** in some states) should be able to provide sound advice about virtually all consumer problems — selling practices, quality of goods, delivery problems, warranties and so on.

If you have no success in pursuing your complaint with the manufacturer or provider, the alternative to expensive and slow court action is your **small claims tribunal** (also called small claims court or consumer claims tribunal). These have been set up by each state and territory to complement the advice given by consumer affairs departments. They're a place where you can go to put your case — it's quick and cheap justice, unlike the court system.

These days there are also other alternatives which you may want to try — since the 1980s many **alternative dispute resolution schemes** have been established by industry. These schemes include the Telecommunications Industry Ombudsman, the Banking Industry Ombudsman and the Financial Planning Association's complaints resolution scheme. Each scheme operates differently, and some are more effective than others. Unfortunately, some industry schemes are so weak that we can't recommend them — the new Advertising Complaints Board falls into this category.

In some ways complaining has never been easier — though our trial shows that standard service can be a real problem. We'll be taking a close look at some industry schemes in future to see whether their standards also need lifting.

If you would like a CHOICE factsheet listing the contact details for small claims tribunals, consumer affairs departments and industry complaints schemes, please send a stamped, addressed business-size envelope to *Where to complain*, Consumer Information Service, 57 Carrington Road, Marrickville 2204.

If you have a consumer problem, our Consumer Information Service also provides advice and information on (02) 9577 3399.

Five consumer problems

Each of the situations described below is a simple summary of the detailed situation our callers put to the consumer affairs departments. Almost half the responses we received were either incorrect or assessed as incomplete. Only in one situation could the departments manage a 'good' rating nationwide.

1 A faulty appliance

The problem

"My mother bought a TV about a year ago. It's been working OK until last week when the picture began to go black on the sides. She took it back to the shop where she bought it and they said that she had to take it back to the manufacturer to fix. My mother rang the manufacturer who told her as it's out of warranty she'll have to pay the bill. Are they right?"*

*Other products included a problem video recorder and microwave oven.

Your rights

In addition to the usual warranty card that comes with most appliances (the 'express warranty'), you always have additional protection under the Trade Practices Act. This additional protection is called the 'implied warranty', and it covers you for certain things — even when the warranty card period has expired.

For example, products must:

■ **Be of merchantable quality** — the basic level of quality and performance you can expect, depending on the product's claims and price.

■ **Be fit for the purpose** — the purpose of a product is often considered to be self-evident, but in other cases it must meet the needs you told the seller you wanted it for, or the purpose it's been advertised for.

There's no time limit on the implied warranty, but the product's age, price and amount of usage need to be taken into account. In the case we presented, you should be entitled to a refund or repair because a TV is expected to last longer than a year, not develop a manufacturing fault after only 12 months.

The best course of action in this situation is to go back to the retailer or manufacturer, explain your 'implied warranty' rights, and ask for the repair to be done free of charge. If this isn't successful, your consumer affairs departments should offer further assistance and suggest further steps (for example, the possibility of making a claim in your state's small claims tribunal).

The answers given

"Even though it's two days out of warranty, you still have to pay ..."

"After the warranty period [you] can't do much."

In the majority of calls, the implied warranty wasn't mentioned at all. The consumer affairs officers often simply stated that the product was out of express warranty, and therefore the consumer would have to pay for the necessary repairs.

Although the provisions of the Trade Practices Act are very clear, and our scenario implied a strong case for the consumer under the Act, there was a great deal of confusion and a surprising lack of knowledge amongst the departments.

The verdict: POOR



2 You have a product you think has been recalled

The problem

"My sister bought a juice extractor a few months ago and she saw something about it in the paper recently. She reckons it was a recall. What should she do?"*

*Other recently recalled products included an electric treadmill, toy clown, toy trumpet and animal clipper.

Your rights

The departments should be able to confirm a product recall, and advise you of your right to return it to the retailer or manufacturer for a refund, replacement or free repair. They should also advise you to stop using the recalled product immediately.

Even if the department's records aren't good enough to enable them to accurately confirm a recall, the least they could do is refer you to the Federal Small Business and Consumer Affairs Division of the Department of Industry, Science and Tourism (the former Federal Bureau of Consumer Affairs), which keeps a national register — or to the manufacturer — for a definitive answer. And they should always offer further assistance if you run into problems.

3 Secondhand car contracts

The problem

"My son bought a 1989 Mitsubishi Magna and signed a contract which included an arrangement for credit. After talking it over with him I don't think the car is really what he needs or can afford. What can he do to get out of the contract?"*

*Other cars/models included a 1987 Ford Laser, 1987 Mazda 323 and 1993 Daihatsu Charade.

Your rights

If you buy a car from a used car dealer and you need finance to pay for it, you're entering into two contracts: one for the car purchase and one for the credit. In our scenario, the youth and inexperience of the buyer and the fact that he can't afford the car should have triggered alarm bells with the consumer affairs officers.

■ In this scenario **Victoria** is a big step ahead of the other states as the only state in the trial which has a three-day cooling-off period — you have three business days to change your mind and get out of a secondhand car purchase contract.

If you wish to do so, you need to inform the dealer in writing. However, the dealer is allowed to keep \$100 or 1% of the purchase price — whichever is greater.

During this time, the dealer can't sell your trade-in (if applicable) and you can't take possession of the car, unless you sign a notice that waives your right to the cooling-off period.

However, even if you signed a waiver notice and took possession of the car,

The answers given

"We're not aware of any recall notices on a toy clown. We've not been advised of it and so can't help."

None of the departments could provide consistent information about recalls and not one call received an 'excellent' rating. When they didn't know about a recall, they only advised the consumer to contact the manufacturer or retailer in half of our calls.

Only two officers advised our callers to stop using the product until the situation was clarified. None offered further assistance. On several occasions departments gave contradictory information about the same product.

The verdict: POOR

you may still be able to get out of the credit contract under the conditions of the Consumer Credit Code (see other states, below).

■ In other states, once the credit has been approved the contract becomes legal and binding. However, with the introduction of the new Consumer Credit Code, credit providers now have certain obligations regarding provision of clear information about your contract, and there are provisions for you to get out of the contract or change its conditions if it's found to be 'unjust'. For example, a contract is considered unjust if you were unable to protect your interests at the time, because of your age or your commercial inexperience. You'll need legal advice if you want to challenge an unjust contract — changes can only be made by a court.

The answers given

"There's nothing he can do. Once it's signed it's legally binding."

"Your best bet is to approach the manager of the car yard... But they don't have to [do anything] and other than that, basically he's stuck with the car."

■ In **Victoria** the consumer affairs officers had a clear understanding of the cooling-off period in their state and any action that should be taken, which was explained well during five of our six calls.

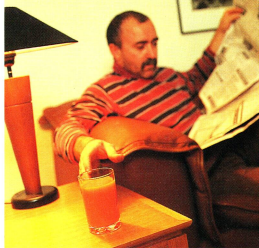
Our experts considered the Consumer Credit Code could also have been explored once the officer ascertained whether or not the cooling-off period had expired in the situation we presented to them. The sixth officer discussed the Code and the possibility of challenging the contract as being unjust.

■ In other states only two out of 24 calls mentioned the Consumer Credit Code and the possibility of challenging the contract as being unjust.

Even when an officer suggested getting legal advice, it was often done in such a discouraging way that you probably wouldn't take any action:

"The only other hope is through a solicitor, but I'm not sure they would touch it because he's signed a legally binding contract."

The verdict: Victoria: GOOD Other states: POOR



4 A faulty item bought on sale

The problem

"I bought a \$40 shirt on sale a couple of weeks ago. I took it home, washed it according to the instructions and the stitching around the collar fell apart. It obviously has a fault, so I took it back to the shop. The sales assistant said they couldn't give me a refund because I'd bought it on sale. I asked about getting it replaced but as they were clearing them out, it was the only one of its type left in the shop. What can I do?"*

*Other products included a pair of jeans, a dress and towels.

Your rights

As the shirt hadn't been used or worn and had developed a fault, it clearly isn't of 'merchantable quality' under the Trade Practices Act (see A faulty appliance on page 19 for further information).

The Act entitles you to a repair, replacement or refund, no matter whether the item was on sale, or whether the retailer displayed signs such as 'No refunds after seven days' or 'No exchange'.

The retailer may offer to repair the item or exchange it, but if a refund is what you want, you've the right to insist on it. If the shop won't co-operate, you may have to lodge a claim with the small claims tribunal in your state. Your consumer affairs department should offer you further assistance if you need it, which may include negotiating on your behalf.

The answers given

"Go back to the shop. Talk to the manager, I wouldn't bother with the sales assistants."

"The stuff about the sale is incorrect — that's total rubbish. If the garment is faulty you're entitled to a refund."

"... tell them you've spoken with Consumer Affairs and know your rights ..."

"... if they have a problem with it, ask them to ring the Ministry of Fair Trading and we'll tell them ourselves."

This was the only scenario where the departments consistently provided our callers with accurate and reliable information nationwide.

**The verdict:
GOOD**



5 Second thoughts on financial advice

The problem

"Late last year I went to a financial adviser who was recommended to me by a friend. At the time I thought his advice was OK and I invested \$8000 into a unit trust he recommended. Now I'm not sure I did the right thing. I've been doing some reading and talked with a couple of friends about it and I'm not really happy with the advice he gave me. I don't think he told me about all the conditions I needed to know about. Is there anything I can do?"*

*The amount the callers had invested was varied.

Your rights

The Australian Securities Commission (ASC) regulates financial advisers, so your consumer affairs department isn't really the best place to go for this type of advice. However, the departments should be able to refer you to a body that can help: the ASC or the Financial Planning Association of Australia's (FPA) complaints resolution scheme (for complaints involving an FPA member).

You may also be able to resolve the matter by approaching your financial adviser and discussing your concerns. However, you may not be able to make any change to your investment without a financial penalty.

The answers given

"...there's really no other organisation that can help."

"... it's a gamble when you invest in things like this."

While for the majority of calls the consumer affairs officers correctly pointed out that complaints about financial advisers weren't in their area, most failed to refer people to the most appropriate organisations (24 out of 30 calls).

In one case, the officer even offered financial advice according to their own investment experiences — which verges on illegal:

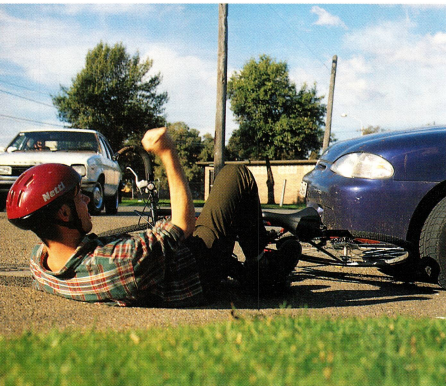
"Everyone has a different opinion about shares ... It's very hard to say who's right and who's wrong. If you had been able to give me some names [of shares], I could have given you my opinion."

The verdict: POOR



Compulsory motor accident insurance

However good a driver you are, you need insurance to cover the injuries you might do to other people, and it's a nationwide legal requirement.



WHAT'S COVERED?

■ In this article we use the term compulsory third-party (CTP) car insurance to apply to both private insurance and government funds which are designed to cover those injured in motor accidents.

WHO'S THE PARTY?

■ The driver is the *first party*, the insurer is the *second party*, and the person injured is the *third party*.

FOR MOST OF US THERE ISN'T A CHOICE about which insurer to use for compulsory third-party (CTP) insurance — only in NSW can you shop around — but here's a round-up of the position around the country. As you'll see, there are surprising differences in the cover that's offered.

Personal injury

Across Australia, you must have a set minimum level of insurance for your car before it can be registered, to cover injury to third parties (see *Who's the party*, left). This type of compulsory insurance doesn't cover you if you damage 'property' — a car or fence, for example. Instead it covers you if you injure someone who claims compensation.

If someone is hurt in an accident there are usually two parts to the compensation they might be paid under **common law**:

■ Compensation for **economic loss**. This is to cover the costs of medical needs and loss of earning

capacity. In effect, this is the loss which can be measured in dollars.

■ Compensation for **non-economic loss** is to cover pain, suffering and disability.

If the case gets to court the amount of the damages is usually decided by a judge, although often cases are settled before getting to court. In the ACT, Queensland and Tasmania there's no limit to the amount the injured person can be awarded, but elsewhere there are ceilings on components of the claim (see table 1, opposite, for details of these).

In most states and territories, for a claim to succeed under common law, an injured person has to prove someone else was at fault, although there are provisions to compensate people injured by an unregistered or unidentified driver. By contrast, in the NT, Tasmania and Victoria there is a system of **no-fault damages** which will compensate victims of accidents whether or not someone else can be proved to be at fault. The main effect of this is that if you're the 'at fault' driver and you're injured, you can also make a claim against your CTP insurance.

While CTP provides important back-up for people injured in a motor accident, if you're a driver, we think it's essential to have cover for third-party property damage, too — otherwise you run considerable financial risks if you cause an accident. This cover is available on its own, or as part of a comprehensive insurance policy (see page 6).

NSW Green Slips

NSW is the only state with a number of CTP insurers competing on price. But in fact this competition between insurers hasn't meant that NSW has cheaper premiums than elsewhere. There may be a range of factors influencing this, not the least being that payouts are generally higher in NSW, and the profit motive of the companies must also be considered.

There have been changes made to limit the amount of non-economic damages paid in the case of more minor injuries, which has done much to control costs and stop CTP (Green Slip) prices soaring above \$500.

Table 1: CTP — The facts state-by-state

State / territory	Premium for car	Insurance from	No-fault cover?*	Common law cover: claims for economic loss**	Common law cover: claims for non-economic loss**
ACT	\$269	NRMA	No	Not limited	Not limited
NSW	See table 2	See table 2	No. But some insurers include cover for an 'at-fault' driver for serious injuries.	Not limited	Maximum \$247,000 (c)
NT	\$235	Territory Insurance Office	Yes (generally for NT residents only).	(A)	(A)
Queensland	\$230	Licensed insurers, with premiums set by government.	No	Not limited	Not limited
SA	\$214 within 40 km of Adelaide, otherwise \$165.	Motor Accident Commission	No	Not limited	Maximum \$91,200 (d)
Tasmania	\$221; \$178 for pensioners	Motor Accidents Insurance Board	Yes: medical expenses up to \$200,000, disability allowance up to 80% of pre-accident earnings for 2 years (5 if seriously disabled), cost of care for seriously disabled.	Not limited	Not limited
Victoria	\$272 Melbourne metropolitan, \$242 Melbourne outskirts, \$211 country areas. Half-price for pensioners.	Transport Accident Commission	Yes: compensation for loss of earnings, death benefits, lifetime medical and related expenses.	Maximum \$743,250 (B)	Maximum \$330,330 (B)
WA	\$192	State Government Insurance Commission	No	Not limited	Maximum \$207,000 (E)

Note: The limits shown are generally indexed each year.

* What an injured person can claim if they can't prove someone else is at fault (see *Personal injury*, left, for details).

** What an injured person can claim if they can prove someone else is at fault.

(A) NT residents are covered by the Motor Accidents (Compensation) Act, which has a schedule of benefits for those injured in motor accidents.

(B) No payments are made under \$33,030. For economic loss, the limits don't include medical and related expenses.

(C) Awards of less than \$37,050 are not paid. If the injured person is awarded between \$37,050 and \$81,500, the amount they are paid is reduced. Awards of over \$81,500 are paid in full.

(D) Not paid unless significantly impaired for 7 days or at least \$1400 in medical expenses.

(E) Awards up to \$31,000 have \$10,000 deducted before they are paid. Awards between \$31,000 and \$41,000 have progressively lesser amounts deducted. Amounts over \$41,000 are paid in full.

Table 2: NSW CTP Green Slips

Company	Scenario 1 (high premium)	Scenario 2 (low premium)	At fault cover *	Based on owner's age **	Phone number
AAMI	\$481	\$311	✓		13 22 44
AMP	\$506	\$318		✓	13 22 50
CIC	\$485	\$305	✓		1800 805 205
FAI	\$476	\$299	✓ (A)		13 10 00
GIO	\$494	\$322			13 10 10
Mercantile Mutual	\$507	\$319		✓	13 12 87
MMI	\$480	\$319	✓	✓ (B)	1800 028 383
NRMA	\$496	\$349	✓		13 21 32
NZI	\$487	\$317	✓		13 15 44
QBE	\$481	\$302		✓	13 13 03
Sun Alliance & Royal Insurance	\$489	\$316	✓		1800 222 043 9978 9344 (Sydney)
VACC	\$475	\$321			(02) 9951 6000
Zurich	\$482	\$409		(C)	1800 811 099

NSW: Shop around, save money

Table 2, above right, lists the companies which offer CTP insurance in NSW, and their contact numbers for quotes. The costs generally depend on where you live and your age, but may include other factors such as the age of your car, the type of licence you hold, and whether you're a pensioner or have comprehensive cover with the same company. For example, in scenario 2 (below), NRMA comprehensive policyholders would pay \$312 rather than \$349 for their Green Slip. We give premiums for two car/driver combinations representing high and low insurance quotes.

■ **Scenario 1 (high):** Owner-driver aged 24, based in Sydney, older car.

■ **Scenario 2 (low):** Owner-driver over 30, based in a country area, newer car.

Premiums correct at May 15, 1997. However, you may need to phone around for the best deal — a number of companies told us they were planning changes to their premiums as we went to print.

NB The premiums given in the table are examples of the those on offer for high and low risks. In some cases you may qualify for a discount if you are a pensioner or have comprehensive insurance with the same company, for example.

* Includes serious injury cover for 'at fault' driver.

** Premium depends on registered owner's age, rather than the youngest driver's.

(A) Only if the driver is over 29.

(B) Renewals are based on the owner's age, for new policies the age of youngest driver is used.

(C) Zurich premiums are not age-dependant.

HEALTH REPORT

Many more people than ever before are turning to alternative therapies. If you're one of them, this report tells you about the potential pitfalls and gives pointers to help you avoid the rip-offs and risks.



Alternative health: moving into the mainstream

IN BRIEF:

- This article covers traditional Chinese medicine (TCM), naturopathy, herbalism and homeopathy.
- Because of a serious lack of regulation, including no national training standards for practitioners, these therapies can present significant risks to the unwary.
- Choosing a good practitioner is not easy. See page 29 for what to look for.

THERAPIES THAT HAVE IN THE PAST been described as no less than 'quackery' are becoming more mainstream. At last count, one in two Australians had visited an alternative health practitioner and used at least one alternative medicine. In fact, it's estimated we spend \$930 million on these each year.

What's in a name?

"The thing I like most about the alternative therapist I use is that I get to take responsibility for my own health."

'Alternative' medicine refers to a wide range of healing philosophies and approaches which are commonly used, but not widely taught in medical schools or available in hospitals.

Practitioners prefer to call their medicine 'traditional', 'natural', or 'complementary'. 'Complementary' refers to the fact that many people choose alternative medicine *as well as* rather than instead of care from their doctors.

Alternative therapies are characteristically 'holistic' (meaning the human mind and body are both taken

into account) and this is an approach which appears to attract many people. It's quite different from modern medicine's approach of using pharmaceutical drugs to counteract a specific micro-organism (such as a bacteria) or a specific symptom (such as a sore throat). Central to much diagnosis and treatment is the idea that there is a 'life-giving energy' that must be kept in balance for the maintenance of good health and wellbeing.

A holistic practitioner also often emphasises your responsibility to look after yourself. Some people find this increases their sense of control and gives them a better understanding of their condition than they might have had in 10 minutes with some doctors.

Can it help me?

"Alternative medicine is not for everyone — which I experienced within my own family — but it's certainly another way to go when all else fails."

Many consumers seek alternative treatment because their doctor hasn't had any success or they didn't like the side-effects of orthodox treatment. The problems most often taken to alternative practitioners

are non-life threatening but chronic (long-term). For the CHOICE readers who wrote to us, these included joint pain, fatigue, and skin and allergy complaints.

Any emergency conditions such as heart attack, heavy bleeding or broken bones should be dealt with in hospital. And any advanced or life-threatening illness should involve your GP and/or specialist.

Does it work?

"In all cases where I've had to use alternative treatment I've found the results are much better. In most cases the treatment is aimed at the original cause of the problem and not at relieving the end symptoms — so the problem disappears completely rather than flares up again later."

"I believe much of it is based on exploitation of the vulnerable and unfortunately many people are sick enough to be conned into things they would normally disregard if they were well."

Alternative medicine is often seen as unscientific and as such possibly dangerous and a waste of money. However, while there is little rigorous scientific evidence in some areas of alternative medicine, there are at least two reasons for this:

- Trials to prove whether a treatment works are very expensive and usually only affordable for pharmaceutical companies which can recoup research costs by selling the drugs they've patented.

- Some forms of alternative medicine, such as traditional Chinese medicine, are based on a completely different philosophy, so the usual methods of carrying out trials aren't appropriate. New methods of studying them scientifically are still being developed.

However, some forms of alternative therapy have been used for so long, they're regarded by practitioners as safe and effective because of their history of use. While some experts disagree with this approach, this form of evidence is commonly relied on by government bodies in the absence of scientific proof.

For their part, most consumers of alternative medicine surveyed by our UK sister organisation in 1992, believed their treatment had been effective. And the overwhelming majority of people who wrote to CHOICE with their experiences of alternative medicine were also very positive.

In some scientific trials, alternative medicine has been shown to have little more than a placebo effect. In other words, it works because the person being treated believes it will. While some suggest that this supports the idea that alternative therapists are simply good at patient psychology, others say it's important to remember the mind is just as central to the healing process as the body.

Are they safe?

"I believe that herbal medicines have to be better for you — after all, they are natural."

Some alternative practitioners say — and many people believe — that anything natural must be safe. This is not so. Not only is there documented evidence of adverse reactions from alternative treatments, some experts are quite concerned about the lack of information available on the toxicity of alternative medicines.

While most practitioners accept there are risks from alternative medicine, they claim these are much less than those associated with orthodox medicine. In fact, orthodox medicine is under the scientific microscope, too. There's a significant number of medical treatments which are based on conventional medical wisdom rather than the latest and best available scientific evidence.

However, with any form of medicine, most agree that one of the best ways to avoid the risks is to go to a well-trained practitioner. Unfortunately, knowing how to identify an alternative practitioner who is well trained is a problem as there's a serious lack of regulation covering the professions (see *Regulation and registration* on page 29). Some experts say such a lack of regulation in a boom industry may lead to alternative medicine being practised without adequate qualifications.

Medicare coverage

Acupuncture is the only alternative medical procedure for which you can officially claim on Medicare — but only if you're treated by a doctor. In fact acupuncture treatment claims cost Medicare over \$17 million last year.

If you go to a doctor for acupuncture, you should check — just as you would for an acupuncturist who isn't a doctor — what training they've had (See *Doctors using acupuncture*, page 27).

What does your private insurance cover?

A number of health funds cover alternative therapies as part of their ancillary cover. The general conditions usually include a two-month waiting period, and a 12-month waiting period for pre-existing conditions. On average, around 50 to 60% of the costs are covered.

Funds usually only cover specific services provided by members of particular professional associations. In any case, check *before* you make an appointment. You may also find that while your consultation may be covered, medicines are unlikely to be. Be sure to check too, the maximum amount you can claim.

TIP: Combining doctors and alternative therapies

- Unless you are convinced that your alternative health practitioner is adequately trained in orthodox clinical diagnosis, it is wise to see a doctor first to improve your chances of picking up any life-threatening conditions.
- If you already have a serious illness, you may choose to use alternative medicine as part of your treatment. Make sure, however, that your doctor and alternative health practitioner are prepared to work with each other.

Thanks to those of you who wrote to us describing your experiences with alternative therapies. Your letters, faxes and emails were invaluable in our research. Quotes taken from them appear in *italics* throughout the text.

Traditional Chinese Medicine

"Mind over matter — or does acupuncture really work? Considering that I didn't really believe in acupuncture at the time, I cannot say that the success was due to mind over matter. I can honestly say that the one and only cure was the acupuncture."

"I shudder now as I look back and remember lying on a couch with needles poking out of my head, nose and stomach!! It didn't hurt too much as they went in — but would gradually begin to draw and tighten and the practitioner would come back into the room and twist them which was most unpleasant."

Traditional Chinese medicine (TCM), but particularly acupuncture, is one of the most popular forms of alternative medicine used in Australia. Not only has there been a rapid growth in new practitioners and in the import of Chinese herbs in recent years, but the use of acupuncture by doctors is also growing. All up, the practice of TCM (not including purchase of medicines) is an \$84 million-a-year business.

TIP: Safe acupuncture

To make sure you minimise the risk of infection, the Australian Acupuncture Association recommends practitioners always use pre-sterilised, single-use needles. It's only safe to re-use needles when they've been cleaned and sterilised by autoclaving. If you're not sure, ask for needles fresh out of a packet.

What does TCM involve?

TCM's fundamental view of the body is very different to that of Western medicine and defines health as a balance between complementary forces of 'yin' and 'yang'. The attraction between these two is said to create an energy called 'qi' (pronounced 'chee') which is comparable to the Western idea of 'life force'. Disease is said to result from an 'excess' or 'deficiency' of 'qi' in some part of the body.

Like many other holistic medicines, TCM focuses on treating the person rather than the disease. Whereas Western medicine often tracks illness down

to the dysfunction of a specific part of the body — such as your heart or your immune system — TCM uses a wide range of symptoms to classify you into a 'pattern of disharmony'. There are many different types of 'imbalances' in TCM which is why a practitioner could diagnose you as having one of a number of different 'types' of stomach ulcers, for example. Treatment is said to restore 'balance' and the 'smooth flow of qi' throughout the body.

Acupuncture involves the insertion of fine needles into one or more of about 2000 specific (acupuncture) points on the body — they're left in place for up to half an hour. These points are said to be on or nearby 'energy pathways' — called meridians. Some TCM practitioners may use modern techniques such as lasers rather than needles.

Herbs used in TCM can be taken internally or used in 'moxibustion' (smouldering herbs placed near the skin).

Does acupuncture hurt?

Many people will feel a slight pinprick when the needle is inserted, followed by a tingling, heaviness or ache which indicates the treatment is working. Some people are more sensitive than others and may experience this as pain, but most feel nothing and many sleep during the treatment.

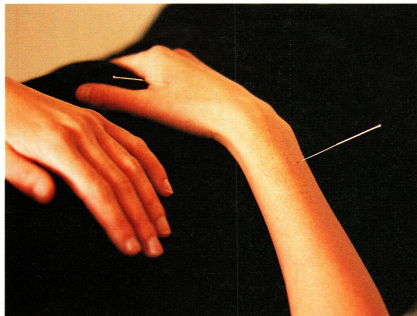
Does TCM work?

TCM is used to treat a very broad range of conditions, including anything from arthritis, asthma, angina and stress, to depression, hayfever, digestive problems, menstrual problems and pain. In fact in China, acupuncture is sometimes used as an anaesthetic during surgical procedures.

Apart from TCM's long history of use (at least 2000 years), there are a number of scientific studies to support its use in a range of conditions. However, apart from the use of acupuncture in treating pain, nausea and vomiting, further research is needed before TCM could gain widespread acceptance by the Western medical community.

The average TCM treatment

A visit to a TCM practitioner can range from 15 minutes to an hour and a half, depending on the practitioner, the condition you have, whether you are treated with acupuncture or not, and whether it's a first visit or a follow-up. The cost can vary



from around \$10 to \$70 (often about \$30 to \$45), depending on the length of your consultation.

The number of sessions required will vary according to your complaint and your general state of health. On average you may need anywhere between three and 10 sessions and possibly even more if your condition is chronic or severe.

In addition to the cost of consultation and acupuncture treatments, you may be required to take herbs. These can range from around \$10 to \$40 a week. A full course of treatment including herbs could cost around \$700.

Risks from TCM

Towards a Safer Choice, a recent report commissioned by a number of state governments, says that although TCM may be relatively safe compared with Western medicine, it is not risk free, and it appears to be more risky than some regulated health-care practices such as chiropractic and osteopathy. In Australia, around four in every 1000 consultations with a TCM practitioner will involve an 'adverse event'. Although this seems relatively rare, there's concern that not all problems are reported.

It's possible that a TCM practitioner may fail to diagnose a serious illness, and acupuncture itself can lead to fainting, nausea, increased pain and local infections. In very rare cases, lungs have even been punctured. Chinese herbs too, like Western medicines, can also be toxic if not taken or prescribed with care. Make sure your practitioner is well trained (see *How to choose a good practitioner* on page 29).

Doctors using acupuncture

At last count there were over 2,500 doctors using acupuncture as part of their regular medical practice. But there are no requirements for doctors to have any special training in acupuncture before they can claim treatments on Medicare.

A recent report on TCM commissioned by a number of state governments (called *Towards a Safer Choice*), found that doctors reported twice as many 'adverse events' as non-medical acupuncturists. A co-author of the report comments that while this could be due to an increased willingness of doctors to report injuries, it could also be due to the fact that most doctors have less training in acupuncture — some as little as 50 hours.

On the one hand, doctors claim patients should be more worried about non-medical practitioners failing to diagnose a serious condition, or puncturing an organ due to a lack of understanding of anatomy. On the other, organisations such as the Australian Acupuncture Association claim their members are adequately trained in basic medical sciences to avoid these risks.

Don't be fooled:

- Impressive-looking diplomas and degrees, and a string of letters after a practitioner's name don't necessarily equal good training.
- The claim that a course is 'government accredited' is not necessarily an assurance of quality.
- Don't be afraid to ask questions — you're paying for a service. Evaluate the progress of your treatment and ask yourself whether it's worth continuing.
- You shouldn't have to spend hundreds of dollars on each treatment (pages 26, 27 and 29 give a guide to the costs you can expect).

Herbal medicines: how safe and effective?

Medicines from a practitioner

Apart from unpredictable allergic reactions that some people may have, medicines prescribed by a well trained practitioner should be reasonably safe (see *How to choose a good practitioner*, page 29).

However, practitioners prescribing raw herbs (some of which are imported) may find it difficult to make sure the product you end up taking has been correctly identified and is free from adulteration or contamination. There is little monitoring of raw herbs; no standardised prescription or labelling; and no requirement that the person dispensing has the ability to do so safely and accurately.

It's also important to make sure you follow any instructions carefully when preparing raw herbs at home.

Over-the-counter medicines

There's a lot of pot luck involved in treating yourself with over-the-counter herbal remedies. If you want to go down this track, be wary of advice given by those with an interest in selling such products. Labels have their limitations, too. Be aware that although products marked with an AUST L or AUST R number have been assessed by the government for safety, they may not have been tested for their effectiveness.



Over-the-counter herbal medicines are assessed for safety, but not necessarily for effectiveness.

The 'natural therapies': naturopathy, herbalism and homoeopathy

Know what to expect

Expectations of alternative practitioners can be high — not least because you're paying good money. Make sure you get a realistic picture from day one about what to expect.

Some therapies involve close physical contact (for example, massage) or detailed questions that some might consider very personal or strange (for example, homoeopathy). Your practitioner should explain not only the costs, but also the approach they are taking.

Ginger and garlic are two herbs for which the evidence is mounting.

"I would have to say that I have never been healthier in my 28 years ... I know the naturopath's number off by heart now as I'm always being asked for it."

"The naturopath prescribed difficult diets and expensive tablets. I became very depressed as a result."

What do natural therapies involve?

Naturopaths use a combination of herbalism, homoeopathy, massage, nutritional supplements and lifestyle advice to 'provide an increase in your life force' and the 'right conditions' for your body to heal itself.

A natural therapist will try to get a whole picture of your physical and emotional circumstances, family history, past and present medical conditions, and any minor health complaints.

You may have a physical examination including an examination of your irises (iridology), tongue, nails, skin tone and texture, body size and shape.

Herbalism itself involves the use of plants as medicine. Most of the world's population (3.5 billion people) depends on traditional plant medicine. And many modern pharmaceuticals such as aspirin, have their origin in plants.

Homoeopathy, on the other hand, is based on the idea that 'like cures like' (or 'what a substance can cause, it can cure'). For example, homoeopathic medicine made from coffee (which would normally keep you awake) is used as a remedy for insomnia. Homoeopaths say that their medicine stimulates the body's natural immunity and recuperative power.

Classical homoeopathy is based on getting a very detailed picture of your physical and emotional state and comparing this profile with a database of profiles to find a remedy to match.

There are 250 remedies for headache alone, depending on your profile, and often several will be tried.

Does naturopathy work?

Unlike some other alternative therapies, there is little evidence of naturopathy as a whole being subjected to controlled 'before and after' studies (where patients are tracked throughout treatment). However, some studies have shown that special diets used by naturopaths can be effective in treating rheumatoid arthritis and migraines.

Does herbalism work?

Western herbal medicine has a similarly long history to traditional Chinese medicine. The use of plants as medicines predates recorded history and it's this tradition that provides much of the basis for herbalism today. In addition, scientific evidence for the efficacy of some herbal medicines is mounting. It includes strong support for ginger as a treatment for nausea and vomiting, and garlic as a treatment for bacterial and fungal infections. It even suggests that garlic can be useful in helping to prevent heart disease.

Does homoeopathy work?

To a lesser extent, homoeopathy too has been subject to scientific studies. However, the studies to date have not, in the eyes of the Royal Australian College of General Practitioners, been sufficient to justify doctors being trained to use homoeopathy. Nevertheless, there are about 1000 doctors practising homoeopathy in Australia, and homoeopathy continues its strong tradition in Europe, where it's available in the UK on the National Health Service.

Curiously, homoeopathic remedies are repeatedly diluted during preparation — in some cases to the extent that no molecules of the original substance are left.

An average treatment

An initial consultation in natural therapies will take from at least 30 minutes to one hour. Follow-up consultations will take about 20 to 45 minutes. The cost could be up to \$70 for an initial consultation and around \$25 to \$40 for follow-up visits.

The number of treatments required will depend on your condition and the skill of your therapist. Minor complaints average between one and four consultations over three months. Major complaints between three and six consultations over three months, or even monthly consultations for a year.

A single homoeopathic remedy costs about \$5 to \$10, whereas a 200 ml bottle of herbal medicine





Herbal medicine has been used for thousands of years, but there's little monitoring of raw herbs.

can cost about \$22 to \$35. Mineral supplements can range from around \$6 to almost \$30, depending on the type.

Risks from natural therapies

While some herbal preparations can be dangerous (see *Herbal medicines: how safe and effective?* on

Regulation and registration

Government registration of traditional Chinese medicine (TCM), naturopathy, herbalism and homeopathy would give consumers greater protection than at present where a practitioner can simply choose a professional association to suit their training and other professional standards — even to the point of moving associations after being disciplined, to continue business as usual.

Many associations (such as ANTA, see below) support registration which would ensure a minimum amount of training of practitioners. However others (such as ATMS) argue alternative therapies do not present the kind of risks that require them to be registered and believe the industry can and should regulate itself.

While the options for regulating TCM are currently being reviewed by state governments, it seems there is a reluctance to register any more professions, and other alternative therapies are a long way from even being assessed.

Chiropractic and osteopathy are often seen as alternative therapies, but they are not covered in this report because they are, in the main, registered by state governments.

page 27), homeopathy is considered to be very safe because the 'active' ingredient is present in such low concentrations or not at all.

The biggest risk in seeing a natural therapist is they may not diagnose a serious medical condition if they're not sufficiently trained to do so. □

HOW TO CHOOSE A GOOD PRACTITIONER

"I think there are many good practitioners out there and you have to be lucky to get a good one ... I feel that 'alternative medicine' has got a lot to offer providing you see well trained people that are not in it for just the dollars."

"I would warn others about the 'quacks' which are definitely in the industry ... The thing about natural therapy associations is that there are at least 6 in the Adelaide phone book ... This leads me to wonder how us ordinary folk find the better trained therapists."

There's no law against anyone claiming to be an acupuncturist, Chinese herbalist, naturopath, herbalist or homeopath.

Many people choose a practitioner on the basis of a recommendation from someone they trust. Other options are to find out from practitioners in your area what training they've had and which professional association they belong to, then check with the association regarding its training standards and other requirements.

How much training should a practitioner have?

We contacted the main organisations covering traditional Chinese medicine, naturopathy, herbalism and homeopathy and asked them what minimum amount of training they require their members to have. However, it's almost impossible to compare training requirements because most organisations align themselves with particular colleges or universities, and there is no standard course. As a rough guide though, minimum training standards of the organisations we contacted varied from three years part-time to five years full-time. This highlights the need for regulation to ensure one consumer-friendly standard is achieved.

What to watch out for

Find a practitioner:

- Who has an adequate level of training (see below left for a guide).
- Who is a member of a professional association with a code of ethics and a disciplinary procedure, and which requires members to have indemnity insurance (this is no guarantee, but it does indicate the organisation is serious about maintaining high professional standards).

You need to find a new practitioner if yours:

- Doesn't appear to be willing to work with your GP/specialist.
- Doesn't listen to you, understand your point of view, and answer clearly any questions you may have.
- Guarantees to cure you of a long-standing problem.

Some of the main organisations to contact for information on practitioners are:

- Australian Acupuncture Association (AAcA), phone (07) 3846 5866.
- Australian Council of Homeopathy (ACH), phone (07) 3208 0113.
- Australian Homeopathic Association (AHA), phone (03) 9318 3057.
- Australian Natural Therapists Association (ANTA), phone (07) 5491 9850.
- Australian Naturopathic Practitioners and Chiropractors Association Inc. (ANPCA), phone (03) 9889 0334.
- Australian Traditional Medicine Society (ATMS), phone (02) 9809 6800.
- Federation of Chinese Medicine and Acupuncture Societies of Australia (FCMA), phone (03) 9689 2678.
- National Herbalists Association of Australia (NHAA), phone (02) 9211 6437.

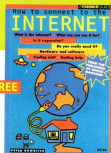
CONSUMER BOOKSHELF



How to Buy A Computer 2nd Edition

In plain language, *How to Buy a Computer* offers advice on deciding what you need and want when you buy a computer. It covers deciding whether you need a computer, working out what you need, what's available and how you can use it. It includes a glossary of useful computer terms and a tear-out sheet to take with you when you go shopping.

\$10 (post-free) Code: HBC2



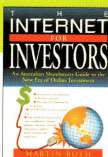
How to Connect to the Internet

This guide is a handy introduction to the Internet. Whether you want to get on the Internet for business or pleasure, *How to Connect to the Internet* will point you in the right direction.

'A small price to pay for expert, unbiased, independent Internet advice' *Australian Net Guide*

'... it's the best and easiest to understand publication of its kind.' *The Mercury*

\$10 (post-free) Code: NET



The Internet for Investors

Nowadays you can use the Internet to get information on just about anything, including your financial investments. But what information is useful and what isn't? This book will help you decide, and it also explains how you can use the Internet to make the most of your investments.

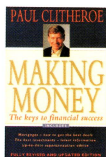
\$25 Code: TIFI



Your Money

This investment special provides you with the independent advice you need about investing your money. It includes information on how and where to invest your money, making the most of your options, and developing a savings plan. *Your Money* also includes advice about choosing a stockbroker.

\$13 (post-free) Code: YOMO



Making Money

2nd Edition

This book offers a comprehensive guide to money management and investment.

Topics covered include: budgeting, savings, mortgages and superannuation.

\$20 MMEY

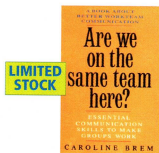


Sensible Share Investing

2nd Edition

With 40 years' experience in the finance sector, Austin Donnelly sets out his advice on shares, unit trusts, analysing performance and much more.

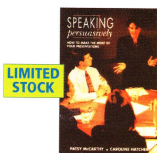
\$25 Code: SSI



Are We on the Same Team Here?

Most people do have the skills to work as part of a team — the trick is to recognise, improve and use them. *Are We on the Same Team Here?* helps you to do that.

\$20 Code: AWST



Speaking Persuasively

If the thought of speaking in public sends cold shivers down your spine, this book may help. It offers advice about speaking in public, including controlling your voice, structuring your speech, and getting and holding the attention of your listeners.

\$25 Code: SP



Business Energy

Business Energy refines effective professional business advice into an easy-to-understand book about boosting your business in these changing times. Some of the topics covered include: successful communication, better planning, and separating your business and personal life.

\$25 Code: BUEN

Safer Pest Control for Homes and Gardens

Paul Rogers

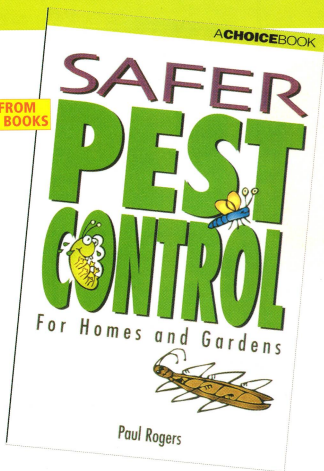
Every household has to deal with annoying pests in the house and garden, and where pesticides are concerned, it pays to know exactly what you're dealing with.

The latest book from CHOICE Books, *Safer Pest Control for Homes and Gardens* gives easy-to-understand information about how common pesticides work, what they're good for, and when it might be better not to use them.

Is it okay, for example, to burn mosquito coils in the baby's room, and what's the best thing to use to control lawn pests? Is there anything that will get rid of cockroaches? And what about termites — do we have to use chemicals to keep them out of buildings?

With *Safer Pest Control for Homes and Gardens* at hand, householders and gardeners can control common pests using simple non-chemical and biological techniques, while keeping the least dangerous chemical pesticides in reserve.

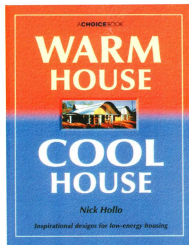
\$16 paperback 192 pp Code: SPC



How to Clean Practically Anything

How to Clean Practically Anything provides you with cleaning advice for every part of your home. It includes a comprehensive stain-removal guide for more than 70 common household stains, a special carpet stain guide, recipes for cleaning products, advice about hiring a professional cleaner and an easy-to-follow cleaning calendar.

\$17 Code: HCPA



Warm House Cool House

If you are building or renovating, *Warm House Cool House* can give you the inspiration and ideas to make your home a more energy-efficient environment — while still being an attractive place to live. All examples are Australian, and fully illustrated with building plans, and black and white and colour photographs.

\$27.50 Code: WHCH

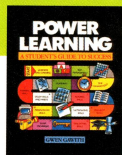


A-Z of Chemicals in the Home

This useful alphabetical directory lists common chemicals and the household products which contain them. Each listing describes the chemical or product, its health and environmental impacts, and where possible less dangerous alternatives.

\$15 Code: AZCH

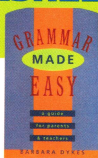
CONSUMER BOOKSHELF



Power Learning

Whatever your learning style, *Power Learning* can help you improve it. Find out how to identify your learning style and use the advice and techniques suggested to enhance it.

\$14.50 Code: PL

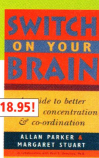


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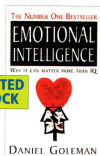


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TEST REPORT

Dishwashers now use less water and energy than ever before, yet they still manage to get dishes clean and dry. But their interior design means all dishwashers aren't created equal.

Wash the dishes, dry the dishes ...

IF ENDING UP IN FRONT OF A SUDS-laden sink because your new dishwasher won't fit your dinner plates at the same time as your wine glasses sounds like a situation you'd rather avoid, carefully consider how the internal layout of a dishwasher matches the size and shape of your dinnerware *before* you take it home.

To check each dishwasher's versatility, we loaded them with a mixture of non-standard items such as large plates, bowls, cups, chopsticks, tall wine glasses, pots and a baking dish. The only machines which were able to fit the tall glasses *and* large plates were the AEG Öko Favorit 6050 and the ASKO 1605. The AEG is particularly versatile because the height of one side of the top basket can be adjusted easily. Other machines tested had height-adjustable baskets but they were much harder to change.

Other features worth looking for are lower baskets with removable plate racks to help accommodate larger pots and pans, and cutlery baskets with 'anti-nesting' grids, which allow a better clean by preventing cutlery pieces touching.

Performance vs environment

Improvements over the last few years mean dishwashers now have a reduced environmental impact. The machines in this test used from around 16 to 27 litres of water, while in the past we've found dishwashers using up to 30 or 40 litres. And as newer machines use less water, they also take less energy to heat it — a double environmental saving.



Using the right program for the dirtiness of your dishes will also help save energy, water, detergent and time. Some machines can do a good job on dirty dishes even on the economy program, so you may find it's worthwhile giving your machine's economy program a try.

One potential problem with economy programs is that the reduced temperature used by some machines may mean dishes don't dry as well. We checked the machines for drying on the economy cycle and found they all coped pretty well, except the OMEGA DW906, WESTINGHOUSE Freestyle 920 and SIMPSON 840. These left the plates slightly wet at the end of the program.

WHAT TO BUY

The top five machines overall are listed in the *What to Buy* list. The **CHEF Classic** is also worth considering because it's close behind the best machines overall and at \$799 it's almost half the price of some.

AEG Öko Favorit 6050	\$1499
DISHLEX Global 300	\$1035
MIELE G664	\$1399
ASKO 1605	\$1195
SMEG SA425	\$1495

IN BRIEF

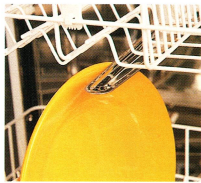
- Before you buy, check the machine can fit your dinnerware easily — many had trouble with large plates, tall glasses, pots and pans.
- Check your dishwasher for child-safety features — accidents are common.
- Use economy-type programs where possible — these reduce the environmental and dollar costs of your dishwasher.
- The Dishlex Global 300, an Australian machine, came equal second. With a price tag of \$1035, it's our **Best Buy**.

WHAT TO LOOK FOR

- Some machines had problems dealing with large plates (right).
- Star rating labels (left) help you choose a dishwasher that can save you money and reduce environmental impact.



- If you have limited counter space, a freestanding dishwasher with a worktop may be useful, and some models are available in mobile versions so you can wheel them up to the kitchen sink to avoid having them plumbed in. Some machines also allow the option of attaching decor panels to match your kitchen surfaces.
- Check the dishwasher will fit into the allocated spot in your kitchen, allowing for some extra room for ventilation. The instruction book should describe the minimum space required.



- Look for as many energy-rating stars as possible (six is the maximum for dishwashers). Water-consumption labels, which rate dishwashers from A to AAA, are also a useful guide. AAA machines have the lowest water consumption.

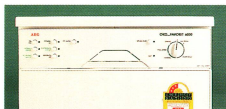
- Consider whether your normal dinnerware will fit comfortably, without crowding or hitting against the spray arms. If you're not sure, bring some items from home and try them in the shop. Some top baskets are height adjustable which may help to fit your dinnerware, and removable plate racks in the lower basket will also help to fit large items.
- Check if the filter is easy to remove and clean if necessary.



Removable plate racks in the lower basket make it much easier to fit large pots, bowls and baking dishes.

Dishwashers in the *What to buy* list, plus the Chef Classic (which is worth considering because of its low price), are profiled in rank order. The prices shown are a good target to aim for, based on nationwide price checks in May 1997. Anything lower is a bargain.

PROFILES



AEG ÖKO FAVORIT 6050

Target Price: \$1499

Types available:

- Freestanding with worktop.
- Built-in, with or without decor panels.

Good Points

- Easiest machine to use.
- Fits larger plates and tall wine glasses at the same time.
- Very good water efficiency.
- Height of the top basket can be easily adjusted (on right side only).
- Has a half-load button for smaller loads.
- Has a water-softening system which may be useful in hard-water areas.
- One of the cheapest machines to run.
- Cutlery basket has a removable anti-nesting grid to improve cleaning.
- Three-year warranty.

Bad Points

- None to mention.



DISHLEX GLOBAL 300

Target Price: \$1035

Types available:

- Freestanding with optional worktop.
- Built-in, with or without decor panels.

Good Points

- Cutlery basket has removable anti-nesting grids.
- Has child safety locks on both controls and detergent dispenser.
- Running costs are comparatively low.
- Water-level selector for low-pressure water systems.
- Adjustable top basket.

Bad Points

- Plate racks can't be removed from lower basket to fit large pots easily.
- Filter has several parts that makes manual cleaning fiddly, though the manufacturer says it's self-cleaning.
- You need to watch out for sharp edges when changing the height of the top basket.



MIELE G664

Target Price: \$1399

Types available:

- Freestanding with worktop.
- Built-in (feet need to be anchored if built-in), with or without decor panels.

Good Points

- Cutlery basket has removable anti-nesting grids.
- Has a water-softening system which may be useful in hard-water areas.
- Low running costs.
- Water-level selector for low-pressure water systems.
- Machines made since the beginning of 1997 have a child safety lock on the door.

Bad Points

- No 'fast wash' cycle (see table note 3 on page 39 for details).
- Top basket is not height adjustable — larger plates may touch spray arm.

Even 'self-cleaning' filters need occasional manual cleaning.

- A delay-start feature may be useful. Of the models in this test, the **FISHER & PAYKEL** can be set to start from one to nine hours later, and the **WHIRLPOOL** three, six or nine hours later. However, we suggest that you take care in using this type of feature when you are asleep or out, due to the risk of electrical fire (see *Safety*, right, for details).
- A child safety lock reduces the risk of children being harmed by dishwasher detergent (see *Safety*, right).

Problems with the machines

During testing we identified a number of problems with particular machines:

- The **ASKO 1605** had faulty wiring which affected its program timing. Asko told us some 1605s built before mid-1996 may have a faulty fill-level switch and/or sump pump. Asko says this has been fixed on machines built after mid-1996. For further advice, phone Asko on (03) 9809 2599.
- Two **FISHER & PAYKEL Soft Touch 918TD** machines we purchased had erratic energy and water consumption on economy cycle. Fisher & Paykel has been unable to locate the fault. For further advice, phone Fisher & Paykel on 1800 809 208.
- The **SIMPSON 840** had a faulty timer. Simpson says this has been fixed on new machines, but floor stock and older machines may be affected. For further advice, phone Simpson on (02) 9717 2111.

Safety

Detergent residue left inside a dishwasher or in an unsealed detergent container can give **children** burns to the mouth and oesophagus and cause respiratory difficulty. The National Injury Surveillance Unit has found that small children under the age of three are the most likely to be hurt. If you're buying a new dishwasher, look for child-resistant detergent dispensers. Most importantly, make sure that you don't leave young children unattended when loading and unloading your dishwasher. Close the door as soon as you've finished so that there's no risk of them finding the detergent (or any left-over residue) and keep the detergent packet out of children's reach.

Risk of **fire** — over time, continual opening and closing of your dishwasher door can cause the electrical wires which connect through the door to the controls to wear. Combined with the added risk of water near wiring, this can cause fires.

Although the number of household fires due to dishwashers is relatively small (only 34 cases were recorded out of 4500 domestic fires in a 12-month period between 1995 and 1996), it's worth taking care. It's a good idea not to run your dishwasher while you are out. Having a smoke detector nearby and a household safety switch on your mains electrical supply also makes sense.



ASKO 1605

Target Price: \$1195

Types available:

- Freestanding with optional worktop and side decor panels (mobile available at extra cost).
- Built-in (feet need to be anchored if built-in).

Good Points

- Cutlery basket has a removable anti-nesting grid.
- Child safety lock on door.
- Cheapest machine to run.
- Plate-warming cycle for warming clean plates.
- Fits larger plates and tall wine glasses at the same time.

Bad Points

- Plate racks can't be removed from lower basket to fit large pots easily.
- Large dinner plates and large bowls can't be placed side by side without touching.
- No 'fast wash' cycle.



SMEG SA425

Target Price: \$1495

Types available:

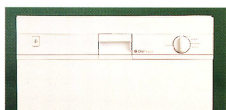
- Freestanding with worktop.
- Built-in, with or without decor panels.

Good Points

- Cutlery basket has an anti-nesting grid.
- Water-softening system which may be useful in hard-water areas.
- Adjustable water spray pressure — useful for washing delicate items in lower basket.
- Adjustable top basket.

Bad Points

- Large dinner plates and large bowls can't be placed side by side without touching.
- Filter is fiddly to remove and replace, though the manufacturer says it's self cleaning.



CHEF CLASSIC

Target Price: \$799

Types available:

- Freestanding with optional worktop.
- Built-in.

Good Points

- Cutlery basket has anti-nesting grid.
- Child safety lock on detergent compartment.
- One of the cheapest machines tested.
- Adjustable top basket.

Bad Points

- Plate racks can't be removed from lower basket to fit large pots easily.
- Difficult to fit pots and pans with cutlery basket in place.
- No economy program.
- No anti-flood device.

DISHWASHERS

1

2

3

Economy cy

	Brand / model (in rank order)	Manufacturer / Distributor	Origin	Target price (\$)*	Warranty (years)	Dimensions (mm, HxWxD)	Worktop / Integrated	Place settings	Water connection	Fast wash time (min)	Water used (L)	Energy used (kWh)
	AEG Öko Favorit 6050	Andi-Co	Germany	1499	3	850 x 600 x 635	✓/✓	12	H or C	40	13.1	1.2
equal	DISHLEX Global 300	Southcorp	Australia	1035	2 (B)	830 x 600 x 645	✓/✓	14	H or C	56	19.5	1.2
	MIELE G664	Miele	Germany	1399	2	850 x 600 x 610	✓/✓	14	H or C	na	15.7	1.3
equal	ASKO 1605	Asko	Sweden	1195	2 (C)	820 x 600 x 625	✓/ (K)	12	H or C	na	18.2	1.3
	SMEG SA 425	Omega	Italy	1495	2 (D)	845 x 600 x 650	✓/✓	12	H or C	35	17.2	1.1
equal	BLANCO BDW 203	MEA	Italy	1095	1 (E)	855 x 600 x 650	✓/✓	12	H or C	54	23.5	1.3
	CHEF Classic	Southcorp	Australia	799	2 (F)	825 x 600 x 610	✓/✓	14	H or C	38	na	na
equal	BOSCH SMS 4012	Bosch	Germany	1095	2	850 x 600 x 655	✓/✓	12	H or C	na	22.1	1.5
	FISHER & PAYKEL Soft Touch 918TD	Fisher & Paykel	New Zealand	890	1 (G)	830 x 600 x 590	✓/✓	12	H / C	35	24.2	1.1
	KLEENMAID DW3	Thompson-Brandt	France	1799	5 (H)	850 x 600 x 645	✓/✓	12	H or C	51	17.4	1.4
	BENDIX DWN 38LB	Healco	Italy	1195	2 (J)	850 x 600 x 610	✓/✓	12	H or C	34	19.7	1.5
	WHIRLPOOL ADP 962	Whirlpool	Germany	1299	2	850 x 600 x 660	✓/✓	12	H or C	60	21.5	1.4
	OMEGA DW906 (A)	Omega	Italy	999	2	850 x 595 x 635	✓/✓	12	H or C	20	24.5	0.8
	WESTINGHOUSE Freestyle 920	Email	Australia	899	2	835 x 595 x 625	✓/✓	14	H or C	36	19.4	0.9
	SIMPSON 840	Email	Australia	749	1	830 x 595 x 645	✓/✓	14	H or C	34	22.6	1.0

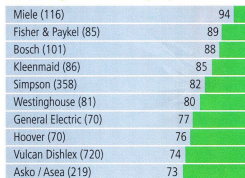
Which brands are the most reliable?

We asked a group of subscribers whether their dishwasher had needed repairs in the previous 12 months and whether they would buy the same brand again.

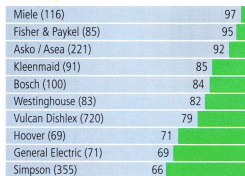
The graphs on the right show the results for the brands for which we got more than 50 replies (the numbers in brackets indicate how many readers reported on each brand).

Around one in five dishwashers had needed repair, costing \$113 on average. Controls, door springs, latches and hinges were the main problem areas. There was no difference between the number of repairs needed on machines with mechanical controls compared to those with electronic ones.

Percentage not needing repairs



Percentage who would buy the same brand again



Some filters are easier to clean than others; a one-piece basket is less fiddly than having to deal with multiple pieces. See *Profiles* on pages 36 and 37 for filter details.

For people with a disability

An occupational therapist from the Independent Living Centre assessed the dishwashers for ease of use by people with a disability.

The main features to look for are:

- Simple controls that don't require a great deal of strength and have clear markings.
- Doors that have good latches and are light and easy to open.
- Detergent and rinse-aid dispensers which are easy to open and get to.
- Baskets which are easy to load and unload, and handles on the cutlery and crockery baskets to make it easier to pull them out.
- Removable anti-nesting grids.
- Filters which are simple to clean and can be easily accessed by people with back problems or in a wheelchair, or removed by people with one hand.

The **AEG Öko Favorit 6050**, the **CHEF Classic** and the **FISHER & PAYKEL Soft Touch 918TD** were generally the best for those with a disability. The **AEG** has good controls and was the only machine in which the top basket could be easily adjusted. However, its rinse-aid dispenser was a little stiff to use.



Normal cycle

	Water used (L)	Energy used (kWh)	Running costs (\$/10 years)	Water score (%)	Energy score (%)	Washing score (%)	Drying score (%)	Ease of use score (%)	Overall score (%)	Brand / Model (in rank order)	
34	15.8	1.36	1090	99	79	80	90	85	85	AEG Olo Favorit 6050	
39	19.6	1.37	1194	88	78	80	80	60	79	DISHLEX Global 300	equal
34	22.8	1.45	1237	78	72	80	85	75	79	MIELE G664	
01	18.2	1.65	1076	92	57	80	85	65	78	ASKO 1605	equal
33	22.2	1.59	1205	80	61	80	90	65	78	SMEG SA 425	
37	23.5	1.60	1213	76	61	80	90	65	77	BLANCO BDW 203	equal
91	22.9	1.41	1219	77	75	80	80	65	77	CHEF Classic	equal
92	21.8	1.68	1244	81	55	80	90	60	76	BOSCH SMS 4012	
95	21.1	1.63	1312	83	58	80	70	75	75	FISHER & PAYKEL Soft Touch 918TD	equal
37	27.3	1.56	1478	64	64	80	85	65	75	KLEENMAID DW3	equal
32	24.8	1.68	1251	72	55	80	80	70	74	BENDIX DWN 38LB	
96	21.6	1.66	1326	81	56	80	70	60	73	WHIRLPOOL ADP 962	
75	26.2	1.95	1373	67	34	70	85	75	68	OMEGA DW906(A)	
91	19.9	1.70	1248	87	53	50	70	70	62	WESTINGHOUSE Freestyle 920	
32	20.4	1.42	1127	85	74	50	45	75	60	SIMPSON 840	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 1997. Anything lower is a bargain.

na not applicable.

(A) This model has been superseded by the DW906/1 which has a stainless steel lower spray arm and filter assembly.

(B) The stainless-steel interior has 10 years on parts and two years on labour.

(C) Five years on the electronic microprocessor, 10 years on the stainless-steel interior and 20 years on the inlet hose.

(D) Five years on pumps and seals, eight years on basket coating, 20 years on the stainless steel interior and door liner.

(E) Five years on the motor, 10 years on the stainless-steel lining.

(F) 10 years on the stainless-steel interior.

(G) Plus an optional 12-month extended warranty.

(H) Five years parts and labour, six-month money-back guarantee.

(J) Five years on the motor parts, 10 years for the stainless-steel components.

(K) Mobile conversion available at extra cost.

The machines tested were the most widely available models within each brand up to \$1800 at the last time we bought. All machines were tested with 12 place settings even though some machines claim higher capacities.

1 Worktop/Integrated

All the machines are available in either freestanding or built-in versions. This column indicates whether freestanding versions can be obtained with a **worktop. Integrated** means decor panels to match kitchen surfaces can be fitted (see *What to look for*, page 36).

2 Water connection

H or C These dishwashers give you a choice of connecting to either hot or cold water. If you connect to hot water only, you may not be able to get the energy benefits of economy programs. These programs usually save energy by running at a reduced temperature, which is not always possible with hot connection.

H/C You can connect these machines as noted above, or to both taps to take advantage of the machine's full range of cycles.

3 Fast wash

If you want to wash a lightly soiled load (for example, a load of glasses), a fast program allows you to do so quickly. If your machine is connected to hot water, the fast wash time will be shorter.

4 Running costs

Running costs were calculated for a 10-year period, assuming one full load per day on normal cycle with cold water connection. The costs were calculated using 12 cents per kWh for electricity; 65 cents per 1000 L of water; and the recommended detergent dosage at \$5.00 per kg.

5 Water score

This is based on the amount of water the machine used on a normal cycle.

6 Energy score

This is based on the amount of energy consumed by each dishwasher on normal cycle.

7 Washing score

We assessed how well the machines could remove food such as margarine, egg yolk and baby

cereal, and how well they could filter out small particles of spinach on normal cycle.

8 Drying score

The score is based on how dry the items were 30 minutes after the normal cycle finished.

9 Ease of use score

The ease and versatility of loading and unloading were considered together with the ease of cleaning the filter.

10 Overall score

The overall score is a combination of washing, drying, energy and water consumption scores for the normal wash cycle, along with the ease of use score, weighted as follows:

- Water consumption score: 15%
- Energy consumption score: 15%
- Washing performance score: 40%
- Drying performance score: 20%
- Ease of use score: 10%



YOUR LETTERS

Buying a safe cot

I was reading through some back issues of CHOICE, when I saw your January 1997 article *You were asking*. I read how when one person went shopping for a certain product they found the salesperson tended to play down what CHOICE had said about the product.

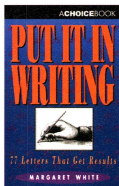
I found this interesting because I have had the same problem and had started to worry that maybe the testing CHOICE did wasn't all it was cracked up to be. I had started to doubt the advice given in your magazine and wondered if it was worth renewing my subscription.

At the time we were looking for nursery furniture as we were expecting our first baby. Wanting to buy only the safest for our child we read all your articles on cot safety.

We went to a number of nursery places to see what was available and unfortunately we allowed ourselves to be talked out of the cot CHOICE recommended and ended up putting another on layby. We let the salesperson do such a good job on us — making us believe that the testing done by CHOICE was outdated and that any mistakes in cots were fixed by the time the tests were printed in the magazine. We were also made to feel paranoid when we brought up all the different safety aspects that you should look at, with the salesperson saying "You probably slept in something like this and you turned out OK, didn't you?"

I certainly learnt my lesson very quickly, because when we picked up our layby we found the cot we had bought hadn't been manufactured properly

LETTER OF THE MONTH



We want to hear from you — your experiences help us greatly in our research. We'd also like to hear your experiences using CHOICE to buy a product or service: did it save you money, time or disappointment?

To say thanks for writing to us, each *Your Letters* will award a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Kim Felstead of Hoppers Crossing in Victoria, receives *Put it in writing* for her letter.

Unfortunately we don't have the resources to answer all your letters personally. We also reserve the right to cut parts of longer letters for publication. See page 2 for how to reach us by mail, fax or email.

and the dropside wouldn't fit. A replacement cot had the same problem, and eventually we got a refund.

We'll now go and buy the cot we should have bought in the first place and saved ourselves a lot of trouble.

Kim Felstead
Hoppers Crossing,
Victoria

Breastfeeding and painkillers

Your February cover story about over-the-counter painkillers was well informed. However, I feel that you have overstated the case to say that ibuprofen should be avoided by breastfeeding women. Obviously, lactating women should avoid medication if possible, but very little ibuprofen is excreted in milk (0.6% of the maternal dose) and it's approved by the American Academy of Paediatrics for use by breast-feeding mothers.

Mastitis (inflammation of the breast) is a fairly common problem for breastfeeding women, causing fever, aching and lethargy, often associated with a red, sore breast. An

anti-inflammatory medication, such as ibuprofen, can help relieve these symptoms of 'milk fever'.

The woman may be able to relieve the problem by breastfeeding frequently, applying warmth and massage to the affected breast and commencing ibuprofen. If the mastitis is severe or her symptoms don't respond within 12 to 24 hours, she'll probably need to commence an appropriate antibiotic.

Dr Lisa Amar
Richmond,
Victoria

Our expert advice indicated that ibuprofen should only be used by breastfeeding mothers if a medical decision is made that the benefit to the mother outweighs any risk to the baby.

There may be some circum-

stances where this is the case, but we suggest breastfeeding women should seek advice from their GP before taking this drug.

Long-lasting Maytag

The letter in November CHOICE regarding old-faithful washing machines prompted me to write. The model shown [in the photo below] is the same as the one I purchased re-conditioned in 1934 and is still doing the washing each week. In that time the bottom roller has been re-rubbed, and the leather belt replaced with a vee belt and pulleys. I did change the motor as the old one was a bit erratic.

While 1934 was a bit before ACA came into being, I'm sure you would have given this Maytag top marks.

N Read
Strathfield NSW



TEST REPORT

If you can overlook the hassles of using them, a food processor does the job of preparing some foods well — particularly if you need to chop, shred or slice large amounts of vegetables regularly.



Food processors

THE SIZE AND WEIGHT — AND SHEER number of pieces — of many food processors may explain their decline in popularity in recent times. But if you regularly chop, shred or slice large amounts of vegetables, blend soups or sauces, or make pastry, you may still be in the market for one.

Some food processors now come with extras such as a blender or juice extractor, but overall, as people spend less time preparing food, the traditional food processor isn't as popular as it used to be. And, as we found in this test, most models haven't completely overcome all the old hassles of these appliances.

How much can they really hold?

In our last report on food processors (November 1994), we found only four of the 11 models tested could hold the maximum liquid volume as claimed on the box or in the instructions.

This time, none of the models could retain the manufacturer's claimed volume of liquid when the processor was turned on for one minute — it tended to leak out from the bowl and its lid, or around the blade shaft.

While we tested using water and the problem may not be so great with thicker liquids, it still means it's advisable to make foods such as soup or milkshakes in small batches.

The processors may hold their claimed capacity of dry foods (for example, shredded carrot), but bear the 'wet' discrepancy in mind if you're choosing a food processor based on the size of its bowl. It would be ideal if manufacturers actually gave an accurate picture of the models' liquid capacity on the packaging.

Are they easy to use?

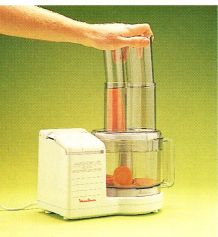
How simple and practical a food processor is to use is likely to make the difference between your using it and it staying in a kitchen cupboard.

In this test, we looked at assembly, operation and ease of cleaning, and found all the food processors could have been made easier to use in some way — none of them managed to score above 70% for ease of use overall.

Even the machine we found easiest to use — the MOULINEX Masterchef 470 B67 — could have been simpler to assemble and keep clean. Food can get trapped around its controls, and the double-barrel

IN BRIEF

■ Too many food processors still have in-use hassles that make you wonder whether they're worth the bother.
■ With all but one of the models in this test, you could accidentally touch the spinning blade — a safety problem we've noted before and which manufacturers could easily fix.



The Moulinex Masterchef's double feed chute makes it easier to control food being processed, but it can be a bit fiddly to wash and dry.

feed chute (a good feature in some ways because it makes slicing items like carrots much easier) is a little frustrating to wash and dry.

The BLACK & DECKER Ultima FP35 was almost as easy to use and was the preferred product for people with a disability. However, when the machine is operated, it vibrates so much it begins 'walking' — left to its own devices, it could walk right off the bench, so we suggest you keep a close eye on it while processing.

Which cut the mustard (or carrots, celery, onion ...)?

The PHILIPS HR 2830/B Compacto scored best overall for its chopping, slicing, grating and mixing abilities, with the SUNBEAM, KENWOOD, BLACK & DECKER and MOULINEX not far behind. You'd probably be generally happy with the results from any of them.

Unfortunately the SUNBEAM is let down by some difficulties in use, especially its continuous flow unit which has to be used when grating or slicing and is very frustrating to assemble.

WHAT TO BUY

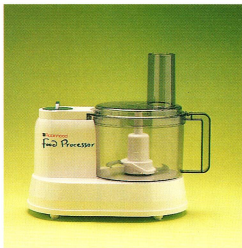
equal	BLACK & DECKER Ultima FP 35	\$99
	KENWOOD Gourmet FP 310	\$139
	MOULINEX Masterchef 470 B67	\$99
	PHILIPS HR 2830/B Compacto	\$90

Problems with the Robinhood

When we first unpacked the ROBINHOOD Cyclone CFP01, we found it was missing one of its four rubber feet; the distributor fixed this. Then, when we tested the machine's capability at grating (cheese, in this instance), the plastic collar surrounding the central pin, located in the lid, broke and the pin became dislodged. The distributor was called again and replaced the lid.

Towards the end of testing, the lid became stiffer and stiffer to lock and unlock. We called the distributor again, and when the representative tried to unlock the lid, a piece of plastic on the bowl broke. He replaced the lid and the bowl, but the new lid was quite stiff too.

All in all, not a good advertisement for the ROBINHOOD's reliability.



WHAT TO LOOK FOR

■ If you often prepare large amounts of food, a continuous-flow attachment can be useful. This feeds food being sliced or grated through a chute straight into a bowl sitting next to the processor, and can be useful for making such things as coleslaw. On some machines, you have the choice of sending the food into the machine's bowl or, using continuous flow, into an outside bowl.

Two machines in our test have a continuous-flow attachment, the SUNBEAM Big Oskar 2 and the KAMBROOK Food Pro FP 100. Unfortunately, with the KAMBROOK there's only enough room to fit a small bowl or jug under the feeding chute to catch the food. With the SUNBEAM you can *only* slice or grate using the continuous-flow process — you can't use the machine's processing bowl. Also, the continuous flow unit is opaque, making it hard to know what's happening to the food inside, and it's fiddly to put together. With its extra accessories, you'll need much more storage space for the SUNBEAM, too.

■ When deciding which machine to buy, take a look at the bowl capacity, consider what you'll be using it for and how much storage space you'll need. In this test, the KAMBROOK Food Pro FP 100 has the smallest bowl, which is good for processing such things as baby food, but could be a nuisance if you make large amounts of foods like coleslaw regularly, or for blending soups (which can be a hassle if you have to do it in too many batches).

■ If you want a food processor that can be washed in the dishwasher, check its instruction manual before buying. With some models it's safe to wash the bowl and lid in the top shelf of the dishwasher, others say only the blade attachments are safe, while others recommend against even doing this. The table on page 44 has this information for the models tested.

■ The same applies to putting the food processor's bowl in the microwave — check the instructions first. In this test, only the BREVILLE and the SUNBEAM bowls are claimed to be microwave-safe.

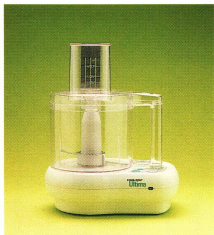
■ Some food processors, with all their attachments, can be quite heavy to move from storage space to kitchen bench, so you may not want to buy one of the heavier models unless you can find a permanent position on your benchtop for it. The table lists the weights of all the machines in this test.

■ Long electrical cords can be a nuisance and a hazard — which is why some processors come with built-in cord storage. See the table on page 44 for which processors in this test have this feature.

■ Some food processors come with additional features that you might find useful, such as a disc for making chips, an egg whisk, citrus press, juice extractor or dough tool.

Profiles are listed in rank order, the first three are equal. Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1997. Anything lower is a bargain.

BLACK & DECKER Ultima FP35



Target price: \$99

Good points

- Performs very well at chopping and mixing.
- Makes pasta dough well and grates well.
- Controls are very easy to use.
- Easiest to assemble — the design makes it intuitive.
- Cord storage provided.

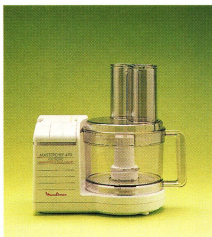
Bad points

- When operating, the

processor vibrates and can move across the bench.

- Small ridges inside the bowl make it difficult to scrape out food.
- Recess where bowl sits on motor unit is difficult to clean.
- Equal noisiest.
- Carrots frequently jammed the slicing blade.

MOULINEX Masterchef 470 B67



Target price: \$99

Good points

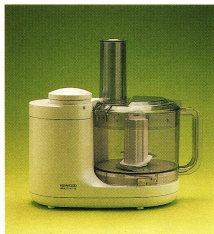
- Best machine for grating carrots.
- Very good for chopping.
- Double feed chute makes it easy to feed foods such as carrots and celery into the processor.
- Controls are easy to operate.
- Cord storage provided.
- Has juice extractor, citrus press and whisking disc attachments.

Bad points

- Cord storage narrow and tricky to clean.
- Slicing and grating blades fiddly to put together and clean.
- Lid fiddly to attach and to clean.

We tested food processors with a claimed capacity of at least 500 mL, selling for up to \$150. Where a manufacturer had more than one model in this price range, we chose the model with a stated capacity as close to one litre as possible (which is the most commonly bought size on the market).

KENWOOD Gourmet FP 310



Target price: \$139

Good points

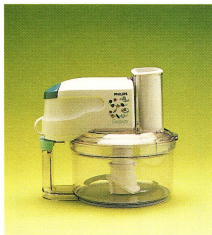
- Good at chopping, and excellent at finely chopping meat.
- Very good at mixing.
- Good for slicing celery and onions, and grating cheese.
- Good for people with disabilities.
- Cord storage provided.
- Has attachments for an egg whisk, chipping

disk and citrus press.

Bad points

- Equal noisiest.
- Power cord a bit short.
- Controls could be awkward to operate if you have co-ordination problems (it requires you both to push down and rotate).

PHILIPS Compacto HR 2830/B



Target price: \$90

Good points

- Performed very well at slicing, chopping and mixing.
- Very good at mixing pasta dough.
- Quietest in the test.
- Easy to clean.
- Small and light in weight.

Bad points

- Difficult to assemble initially (but once you've worked it out it's straightforward).
- You have to remove the lid

and motor with one hand in order to empty the bowl, which is difficult, especially if you have small hands or weak hands and arms.

- It only has a pulse button which must be held down continuously during processing. This is difficult for extended periods and when adding liquids or foods while processing.

FOOD PROCESSORS

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Type	No. of speeds	Pulse control	Dimensions (cm, h x w x d)	Weight (kg)
equal	BLACK & DECKER Ultima FP35	Black & Decker	China	99	1	Batch	1	✓	32 x 26 x 19	2.6
	KENWOOD Gourmet FP 310	Breville	Britain	139	1	Batch	2	✓	32 x 35 x 17	2.8
	MOULINEX Masterchef 470 B67	Mobex	France	99	1	Batch	4	✓	28 x 30 x 17	2.3
	PHILIPS Compacto HR 2830/B	Philips	Holland	90	1	Batch	1 (B)	✓	22 x 23 x 18	1.7
	SUNBEAM Big Oskar 2 LC033	Sunbeam	France	149	1	Continuous and batch (A)	1 (C)		34 x 21 x 23	2.5
	KAMBROOK Food Pro FP 100	Kambrook	China	40	1	Continuous and batch	1		26 x 24 x 20	1.4
	BREVILLE Kitchen Wizz Electronic FP20	Breville	Turkey	99	1	Batch	2	✓	30 x 30 x 18	2.5
	ROBINHOOD Cyclone CFP01	Fusion Electrics	China	69	1	Batch	2		28 x 32 x 18	2.3

FOR PEOPLE WITH DISABILITIES

People with dexterity problems, arthritis, poor eye-hand co-ordination or reduced vision need a food processor that is easy to assemble, to lift and to operate. An occupational therapist from the NSW Independent Living Centre found one of our recommended models, the **BLACK & DECKER** Ultima FP35, particularly good for people with disabilities.

It's easy to assemble, easy to attach the bowl and lid and the various blades, the buttons are clearly marked and easy to operate, and are located lower on the unit, making them easier to operate if you're sitting down.

Alternatively, the **KENWOOD** Gourmet FP 310 can be assembled using one hand, but its control requires two actions — a downward and rotating movement, which would be difficult if you have weak arms or hands or are sitting down.

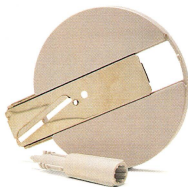
The cutting edge

One of the main differences between the processors in this test was their blades. While most of the slicing and grating blades come in two or three pieces, there's a considerable difference between how fiddly (and potentially dangerous) some of them are. All of the blades are extremely sharp and can easily cut you, so simpler systems are probably safer.

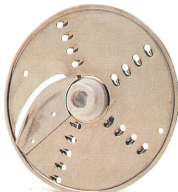


The wedge-shaped blades that clip into the plastic disc and stem for the **Robinhood Cyclone CFP01** and **Breville Kitchen Wizz Electronic FP20** are fiddly and you could cut your fingers inserting or removing the blade. You would also need to take care using the **Robinhood's** unique built-in shredding blade. This type of blade is also fiddly to wash and dry.

The **Black & Decker** Ultima FP35, **Kenwood Gourmet FP 310** and the **Kambrook Food Pro FP 100** provide more traditional-style blades — the disc slots onto a shaft. This type is generally easy to use.



The **Moulinex Masterchef 470 B67** has a three-piece system: the rectangular blades slide into a plastic disc, into which you screw a plastic shaft (this is fiddly to attach and clean).



You only have to slide the blade disc onto a shaft in the bowl for the **Philips Compacto HR 2830/B** (shown above). The **Sunbeam Big Oskar 2 LC033** works in a similar way. These are the easiest type of blade to use.

1	2	3			4	5		6		
Cord storage	Claimed capacity (mL)	Max. noise (dB)	Dishwasher safe	Microwave safe	Performance score (%)	Ease of use score (%)		Overall score (%)	Brand / model (in rank order)	
	875 (D)	84	✓		86	69		78	BLACK & DECKER Ultima FP35	
	1000	84			87	68		78	KENWOOD Gourmet FP 310	
	1500	80	✓ (E)		86	70		78	MOULINEX Masterchef 470 B67	
	2000	71	✓		90	62		76	PHILIPS Compacto HR 2830/B	
	1000	84		✓	88	58		73	SUNBEAM Big Oskar 2 LC033	
	600 (D)	80	✓		79	64		72	KAMBROOK Food Pro FP 100	
	1000	79		✓	76	58		67	BREVILLE Kitchen Wizz Electronic FP20	
	800 (D)	75			72	52		62	ROBINHOOD Cyclone CFP01	

equal

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1997.

(A) You can only use continuous processing when slicing and grating.

(B) Pulse only; this machine doesn't have a continuous operation on/off switch.

(C) This machine is operated by rotating the lid; it has no separate on/off switch.

(D) Information from manufacturer — capacity not stated on box or in instructions.

(E) Only the blades and discs are dishwasher safe.

1 Cord storage

If long cords are likely to be a nuisance or a hazard in your kitchen, look for a food processor with cord storage. Some models let you wrap the cord around the side or back of the processor, on others you can push the cord into the body of the processor.

2 Claimed capacity

This is the wet capacity claimed by the manufacturer. For more information see *How much can they really hold?* page 41.

3 Maximum noise

The noise readings were taken at the operator's ear height (1.5 m) with the processor running containing 500 mL of water and the chopping blade in place. Note that with other tasks, the noise tended to vary depending on the food being processed, the speed used and during extended operation.

Noise measurements don't always reflect how annoying a noise can be — the **ROBINHOOD** made a high-pitched screeching noise when processing cheese, while the **SUNBEAM** tended to make a grating noise when in use.

4 Performance

We tested the food processors for their chopping, slicing, grating and mixing capabilities. We grated cheese and carrots; sliced celery, carrots and onions; chopped carrots, steak and bread (to make breadcrumbs); and mixed banana milkshakes, a sponge cake and pasta dough. We looked for such things as how evenly a machine could slice, and whether the consistency of a liquid mix was smooth and lump-free.

5 Ease of use

For this we took into consideration:

- How easy the processors are to assemble and take apart.
- How easy the controls are to use.
- How easy the processors are to clean.
- Whether it's easy to feed food into the processors.
- How stable the processors are while processing food.

6 Overall score

Performance and ease of use each make up 50% of the overall score.

GREEN MACHINE

Sunbeam is the only manufacturer featured in this test which claims it makes food processors that can be recycled rather than disposed of and replaced.

If an appliance can't be repaired, its parts are reused in other models, recycled within the company, or sent to a recycler.

If you have a Sunbeam food processor or other product you'd like to recycle, take it to the nearest Sunbeam Appliance Service Centre or appointed service agent (these are usually listed in the instruction manual that comes with the appliance, or check your phone book), or to the shop where you purchased it, and they will send it back to Sunbeam.

Safety still an issue

In 1990, and again in 1994, when we reported on food processors we highlighted that it was too easy for someone to stick their hand down the feed chute and injure it on a spinning blade.

Unfortunately, for all but one of the models in this test, our complaint remains the same. Of course the manufacturers warn you in their instruction manuals not to put your hand down the feed chute, and all the models meet the Australian standard. So this suggests the standard isn't stringent enough and needs to be changed, because it would only take a moment's absent-mindedness for an accident to happen. At the very least, manufacturers could follow the example of the **KENWOOD Gourmet FP 310** — which was safer in this regard — and make the feed chute taller.

Another safety issue we identified is when the processors vibrate to the point where they start 'walking'. In this test, the **BLACK & DECKER Ultima FP35** and the **ROBINHOOD Cyclone CFP01** both had this problem, but the **SUNBEAM Big Oskar 2 LC033** vibrated so much when we made dough in that it lurched onto two feet and fell over onto the bench. Even though its instruction book clearly states that the machine should be capable of this type of processing, we don't recommend you use it for this purpose.



RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Cadbury Confectionery has recalled Cadbury Strawberry Freddo, batch 3387, distributed between December 1996 and March 1997.

The problem: Pieces of plastic have been discovered in some packs from this batch.

What to do: Check the batch number found on the reverse side of the wrapper. Phone Cadbury on 1800 642 577 or 1800 657 021 and they'll arrange to pick-up the product and give a full refund.

THE PRODUCT: The Smith's Snackfood Company has recalled variously sized packets of Twistsies with a best-before date of 10 June. Packs affected include:

- Cheese Twistsies 50g.
- Cheese Twistsies 100g.
- Cheese Twistsies 15 multipack.
- Chicken Twistsies 50g.
- Chicken Twistsies 15 multipack.

In addition, the recall also applies to the following multipacks with a best-before date of 10 June and W25 stamped on the inner packs:

- Twistsies 20 value pack.
- Super Snack Attack 18 multipack.
- Jumbo Snack Attack 30 multipack.

The problem: Some packs may contain fragments of fine wire.

What to do: Do not eat any of these products. Return them to Freepost 175, The Smith's Snackfood Company, PO Box 179, Chatswood 2057, for a full refund. For further information phone 1800 555 107 between 9.00 am and 9.00 pm EST.

THE PRODUCT: Kärcher Cleaning Specialists have recalled Trigger Guns

for high pressure cleaners. Models affected are:
■ K 620 M with serial numbers 10000 to 576306, until production date November 1995.

■ K 720 MX with serial numbers 10000 to 77000, until production date November 1995.

The problem: The pressure gauge could become loose through corrosion, which could pose a safety risk.

What to do: Stop using the trigger gun. Contact Kärcher on 1800 815 221 for immediate replacement.

THE PRODUCT: Alliance Foods has recalled the complete range of Back Country Cuisine dried food.

The problem: Testing has identified the presence of a bacterial enterotoxin in some vegetable components. This can cause vomiting, stomach cramps and diarrhoea.

What to do: Do not eat. Return the packets to the place of purchase for a refund. If you have eaten this product recently and are concerned, seek medical advice. For further information, phone the distributor, Outdoor Agencies on 1800 647 047.

THE PRODUCT: Cigweld has recalled the Cigweld Transmig Brumby 180, part number 705180, affecting machines with serial numbers 96060000 to 96124162. The machines were sold between June and December 1996. (Note: this is a repeat of an earlier recall.)

The problem: Using the product may result in electrical shock.

What to do: These machines should not be used until inspected and modified, if necessary, by an accredited Cigweld service agent. The inspection and modification will be performed free of charge. Contact Robert Kerr on 1800 629 810 or (03) 9487 1393. Alternatively, write to Cornwell Group, 85 Chiffley Drive, Preston 3072.

THE PRODUCT: Sunbeam has recalled the filter basket of the Sunbeam 'Pure Juice' Extractor, model number JE050A.

The problem: The filter basket may break during use and injure you.

What to do: Stop using the product. Contact Sunbeam on 1800 025 059 between 8.00 am and 5.30 pm EST Monday to Friday for further information.

THE PRODUCT: Bonds has recalled Gro-wear by Bonds Infant's Coveralls in the following styles:
■ Style number 956 PH2, sizes 0 and 1, sold by Best & Less stores from early March 1997.

■ Style number 956 PH4, sizes 0 and 1, sold by Big W from mid-February 1997.

The problem: The insert yokes of these garments are highly flammable and must be kept away from fire or heat sources. Sizes 0 and 1 of these garments do not comply with the Australian standard relating to flammability of children's nightclothes.

What to do: Keep the garments away from sources of heat. Return them to the place of sale for a replacement or a full refund. For further information call 1800 054 321 between 9.00 am and 5.00 pm Monday to Friday.

THE PRODUCT: Golden Circle has recalled Canned Green Peas in 270g tins bearing the code RDB30 and the production date 20.9.96.

The problem: Some cans with the above code contain no syrup. Severe food poisoning could occur if peas from cans containing no syrup are consumed.

What to do: Return the product to your local retailer for a refund or replacement. For further information contact Golden Circle on (07) 3266 01777.

THE PRODUCT: Coventrys has recalled Flita Clean nylon inline car petrol filters purchased from November 7, 1996 onwards, with part numbers SA100-2, SA100-3, SA100-4, SA100-5, SA100-7, SA100-10 and SA100-30.

The problem: The filters may leak and may cause a fire.

What to do: Return the filter to the nearest Coventrys outlet for a full refund or credit. For further information contact the Filtration Department on (09) 276 0111.

THE PRODUCT: Papermoon Pty Ltd has recalled the Liquid Filled Paperweight (PW-6), a dome-shaped paperweight filled with an oil-based liquid with a pink, pearlised piece of paper floating inside, sold in NSW, Victoria and WA. The paperweights were sold through discount variety retailers and came in a blue box with the item #PW-6 printed on the box.

The problem: The liquid may cause adverse reactions such as itchiness and headaches.

What to do: Return the paperweight to Papermoon, PO Box 386, Mascot 2020. For further information call (02) 9669 1488.

THE PRODUCT: Skope has recalled various model Portable Radiators manufactured before September 1995.
■ Model 717 with serial numbers 7170548812 to 7170646226.
■ Model 718 with serial numbers 7180549412 to 7180640288.
■ Model 719 with serial numbers 7190550062 to 7190645944.
■ Model 721 with serial numbers 7210576372 to 7210642490.

The model and serial numbers can be checked on the label underneath the heater.

The problem: The heater elements can deform and cause part of the moulded plastic end to melt, creating a fire hazard.

What to do: Stop using the heater and disconnect it from the power supply. Contact the Skope information line on 1800 684 533 between 9 am and 5 pm, Monday to Friday.

THE PRODUCT: Myer and Grace Bros have recalled two Candle Holders — the Bronze Candle Lamp and the Silver or Pewter Candle Lamp.

The problem: When the candle is lit, the wax at the base of the shade support may soften and cause the candle to bend or tip over.

What to do: Return to your nearest Myer or Grace Bros store for a refund. For further information phone 1800 033 577.

PUBLIC APOLOGY

THE PRODUCT: Red Robin wishes to apologise to its customers and inform them that a number of styles of socks recently imported by them are labelled with incorrect content descriptions. Socks have been supplied from Taiwan under the Bonds, Tic Tac Toe, and Class labels.

The problem: Each of the styles of socks was described as 'cotton nylon elastane', whereas some of the styles were 'acrylic nylon elastane', and other styles were 'polyester cotton nylon elastane'.

What to do: Any purchaser with queries or concerns should call Red Robin on 1800 334 102, between 9.00am and 5.00pm Monday to Friday.

PUBLIC NOTICE

THE PRODUCT: R & C Products wishes to draw the public's attention to the labelling of Harpic Heavy Duty Liquid Toilet Cleaner (500 mL and 750 mL) and Down to Earth Toilet Cleaner (500 mL).

The problem: The caps on the bottles of the above products are not child resistant as indicated on their back labels. However, neither product requires the addition of child resistant caps under current legislation.

What to do: The labels of both products advise you to keep the products out of the reach of children. You should ensure you comply with this warning.

THE PRODUCT: Gibson Importing Company has recalled SunGLASSES Style 031 (matt silver frame with silver mirror lenses) sold between June 1996 and January 1997.

The problem: Style 031 does not meet Australian Standards for minimum viewing area.

What to do: For a full refund (including postage) or replacement, return the sunglasses to Gibson Importing Company, PO Box 577, Cheltenham 3192. For further information call (03) 9583 9966.

THE PRODUCT: Gary Floyd Agencies-Penshire has recalled Gregory Craig Fashion Gold Label Sunglasses, model number 2664, rimless lenses with gold bows on each side, sold in Queensland and NSW between June 1995 and November 1995.

The problem: The sunglasses are incorrectly labelled. They should carry the labels 'Specific Purpose (B): For protection against ultraviolet radiation in sunlight for specific environments', and 'Not suitable for driving'.

What to do: Contact Gary Floyd on (07) 3290 3844 for information on refund or replacement.

THE PRODUCT: Unki Pty Ltd has recalled Unki Socketwraps Sunglasses, with purple frames marked 280020, purple lenses and labelled 'general purpose', available in NSW, Victoria and Western Australia.

The problem: The sunglasses do not meet the Australian standard for 'General Purpose' classification.

What to do: Return the glasses to Unki, 11 Seismic Court, Rowville 3178 for a full refund including postage. For further information, phone (03) 9753 3388.

THE PRODUCT: Nestlé has recalled certain Nestlé Black Cherry Yoghurt, twin packs, 200g, purchased from Coles Supermarket in Eastgate Shopping Centre, Bondi Junction, Sydney, on Thursday May 22, 1997, between midday and 5:00 pm. Only the exact product described above is affected.

The problem: The packaging is damaged and the yoghurt isn't fit for consumption.

What to do: If you still have this product, do not eat it. Return it to Coles Eastgate for a full refund. For further information contact Nestlé on 1800 069 678 between 9:00 am and 6:00 pm Monday to Friday.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

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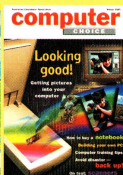
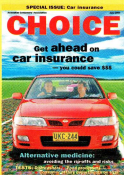
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Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. **Manager:** Malcolm Leonard. **Contact:** Jeanette Dwyer on (02) 9577 3333.

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August 1996 — July 1997

How to use this index

Bold type indicates a test report, normal type indicates other articles.

*** indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.**

For space reasons, the index generally doesn't include Choice Cuts, many other small pieces and Recalls and Bans.

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Do you need a food processor? See page 41 for which are the easiest (and safest) to use.

